

day February 12 1977

59,932

twelve pence

THE TIMES

4,000 car men tell minister to end pay restraint

t four thousand British Leyland demonstrators greeted Mr Varley, Secretary of State for Industry, with roars of "No more restrictions", when he visited the company's Longbridge plant yesterday to plead for higher rates and productivity. Almost 15,000 of the

company's workers are idle because of disputes (details, page 17). Shop stewards replied to the minister's appeal with demands for free bargaining on pay. Fears of a government-union confrontation are believed to have caused a fall of nearly half a cent in the pound to \$1.7120.

Stewards resist Leyland productivity call

Mr Webb, Secretary of State for Industry, went to British Leyland's strike-affected Longbridge plant in Birmingham to tell workers of the need for fewer and more cars. He found the focus of a mass action against any part of the pay policy, four thousand workers at 9.30 am and behind bunting to 1. It was a move centralized and timed by weeks, some with loudspeakers.

Leyland's convoy, including escort, slipped into factory complex by surprise. But he had expected that, stalled the demonstrators at the entrance to the hall where the meeting was to be in the chair meeting with shop

stewards. They were being naive to suggest, as many had, that the present outbreak of strikes was caused entirely by unrest over the pay policy. The committee would be wasting its time if it had come to Longbridge only to hear complaints about the national pay agreement.

They were taken aback when Mr Scanlon said they were being naive to suggest, as many had, that the present outbreak of strikes was caused entirely by unrest over the pay policy. The committee would be wasting its time if it had come to Longbridge only to hear complaints about the national pay agreement.

Later, in a BBC television interview, he said a further agreement on incomes restraint was possible but whether it was desirable was a matter for discussion.

They also urged the company to introduce an incentive scheme covering up to a quarter of the workers' wage packets. They suggested that what would provide the stimulus to lift production, which has fallen off since the traditional Midlands piecework system was replaced by standard-day work.

At a press conference later Mr Varley said: "There are many enemies of British Leyland who want to see it fail,

and it is up to all of us in the Government and trade unions to prove them wrong."

Asked who the enemies were, he quoted speeches by Conservative politicians urging British Leyland should be broken up and the unprofitable parts sold off.

No return to confetti money? Mr Varley added later that although the Government

wanted an orderly return eventually to free collective bargaining on wages there was no desire for a wage explosion (The Press Association reports).

"Nobody wants to get back to confetti money", he said.

The pay question had been raised with force at the meeting, and he promised that the stewards' views would be taken into account in the general approach the Government was making. The Government knew that there were difficulties involved in the policy that would demand flexibility if they were to be overcome.

Mr Scanlon said there was not the slightest doubt that Leyland workers were dissatisfied with the present pay policy and, to some extent, with the pay structures within the company.

Later, in a BBC television interview, he said a further agreement on incomes restraint was possible but whether it was desirable was a matter for discussion.

Mr Derek Robinson, chairman of the Leyland shop stewards, said: "One message that was very clear is that the social contract is not going to be accepted by the workforce. We must have the ability to negotiate out of the present anomalies."

If the Government takes no notice or insists on being able to impose a further period of legislation, it will be counterproductive, and certainly will have intervened to slow the fall,"



Case for tax cuts, page 3

Pound falls by almost ½ cent

Concern about a possible confrontation between the Government and the trade unions over the next phase of the incomes policy is thought to have caused yesterday's fall in the value of the pound on foreign exchange markets. It closed at \$1.7120, nearly half a cent down.

Its effective devaluation against other leading currencies was 43 per cent. The Bank of England is believed to have intervened to slow the fall.

A Bassett hound seems resigned to a long wait at Crufts Dog Show, which opened at Olympia, London, yesterday.

Syrian troops to leave Israel border area

From Our Own Correspondent Jerusalem, Feb 11

Mr. Rabin, the Israeli Prime Minister, announced today that an agreement for the withdrawal of Syrian troops from the border area of southern Lebanon had been reached.

The pull-back, negotiated through United States mediation, would be carried out at the beginning of next week before the arrival on Tuesday of Mr. Vance, the American Secretary of State.

The border area was reported to be quiet today after yesterday's clashes between Palestinians and Christian Phalangists.

Robert Fisk writes from Aishieh, southern Lebanon: The Syrian Army has only about 10 miles of the Israeli frontier. Eight of the tanks can be seen clearly from the winding mountainous road leading from Jezzine through Aishieh down to Nabatia, parked in fields or on the hillsides.

It would probably take less than 12 hours for every Syrian soldier in the area to effect a limited withdrawal.

The few hundred troops stationed at the road junctions on the cloud-covered hillsides question every motorist who passes but are making no attempt to build fortifications or otherwise reinforce their positions.

Since the frontier is known to be under surveillance by both satellite observation and high-flying Israeli aircraft, the Government in Tel Aviv must be aware of just how few troops there are in the mountains across their border.

Vance interview and Beirut fighting, page 3

a £434m deficit wedges nates

Official Correspondent
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published yesterday
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to £37.702m. That is
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on other votes.

India mourns 'a great patriot'

From Kuldip Nayar
Delhi, Feb 11

President Fakhruddin Ali Ahmed of India died here today of a heart attack. He was 72.

Mr. E. D. Jatti, the Vice-President, has been sworn in as acting President. Under the constitution, a new president has to be elected within six months by Members of Parliament and state assemblies.

There will be no change in the schedule for the general elections due on March 16.



Mrs Gandhi greeting Mr. E. D. Jatti after he was sworn in as acting President yesterday.

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Mr. Ahmed leaves a wife and three children. His elder son, Dr Parvez Ahmed, himself a cardiologist, is in the United States as is his daughter, Mrs Sania Khan. His younger son, Mr Badar Dureza Ahmed, is a student at Trinity College, Cambridge.

Mr. Ahmed, who took office as President on August 24, 1974, climaxing 40 years in politics, was earlier a Cabinet Minister after Mrs. Gandhi brought him to the centre from Assam where he was a state minister.

He was known for his humility and, was described by Mr. Jayaprakash Narayan, the opposition leader, as a distinguished patriot and a mature politician.

Moscow: President Podgorny postponed a visit to India last month because of the death of President Ahmed. He visited the Indian Embassy to convey his condolences.

Washington: President Carter expressed his "deep personal regret" and announced he was sending his mother, Mrs. Lillian Carter, aged 78 and his son, Mr. Chip Carter, to represent the United States at the funeral.

—AP

Obituary, page 14

CBI plan for tax relief

The Confederation of British Industry will ask Mr. Healey, the Chancellor, to raise the higher tax rate threshold from £5,000 to £8,000, reduce the basic rate from 35 to 33 per cent, and increase child allowances by 50 per cent. It has also discussed the sale of more Government shares to the British Petroleum to finance the package.

Page 17

Floods cut services

Floods badly affected North Wales and Nottinghamshire and disrupted road and rail services in many other parts of the country. At Llandudno Junction a lifeboat travelled along the A55 to assist families cut off in their homes.

Page 12

£130m aid for Belfast

The Government may spend up to £130m in the next five years to halt the decline of inner Belfast. Half the 120,000 houses require renovation and there are 17,000

on the housing waiting list.

Page 2

Doctors on strike

Doctors and dentists in Northern Ireland staged a one-day strike in protest against plans by the West German Government to cut back on health service costs.

Page 3

Second readings

On the second readings of bills that had been unopposed in the Commons was one on the use of mini-buses by schools, churches, and other social welfare bodies, and another raising the age limit for the use of firearms.

Parliamentary report, page 20

Britain and US try again on Rhodesia

Britain and the United States have decided to make another attempt at reaching a constitutional solution in Rhodesia. They have been encouraged by results of a meeting between Mr. Vorster, the South African Prime Minister, and Mr. Smith, Page 4

Two trainers fined

The Jockey Club stewards have taken a firm line against the use of anabolic steroids by fining two trainers, David Morris and David Gandy, and banning the four horses involved until the end of the season.

Page 16

India in command

India took control on a good pitch on the first day of the final Test match against England at Bombay. Gavaskar, 103 not out, and Patel (83) helped them to 261 for four wickets by the close. Page 15

Terrorism: The Irish Government responded angrily to remarks on terrorism made by Mr. Callaghan.

Cairo: Egyptian voters give almost unanimous endorsement to President Sadat's draft decree against demonstrations and riots.

Johannesburg: Mr. P. Botha, South Africa's Ambassador in Washington, is appointed Foreign Minister.

Washington: Feud between chairman and chief counsel of congressional committee investigating Kennedy and Luther King assassinations.

Page 4

3 pc farm price limit

Farm price increases in the EEC will not exceed 3 per cent if the Council of Ministers accepts a recommendation understood to have been adopted by the European Commission. But the Commission balance the relatively low increase by pressing for "green pound" adjustments.

Leaders, page 33

Truman: D. E. Spaulding, and others, on America's attitude to terrorists, from Mr. David James, MP; on political memoirs, from Dame Anne Godwin.

Leading articles: Strange titles from Iraq: A pour deal from the life offices; Cricket fixtures, pages 6-12.

George Hutchison on the real damage of Labour's public spending, match; Michael Seely meets Josh Gifford; Philip Howard on what got to America first; Saturday Review.

Letters, page 9.

John Percival talks to Merle Park about her son John Crausto's halter Taming of the Shrew; Welsh National Opera plans.

McGrath: Williams; Mr. G. V. Ferguson; President Ahmed.

Football: Norman Fox's League preview; Rugby Union: Peter West on the John Player Cup; Athletics; Cliff Temple looks at Britain's record in Spain.

Business News, pages 17-21.

Stock market: Pay policy doubts hit equities and the FT Index closed 8.2 down to 331.5.

A drop of more than 22 points over the week.

Personal investment and finance: Margaret Stone argues that insurance surrenders values need increasing; Margaret Drummond on the investment trust sector.

Reader's taxation questions are answered by Vera Di Palma.

Leiters, page 13

Obituaries, page 14

Theatre, page 14

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Services, page 14

Universities, page 14

Weather, page 14

Snow report, page 16

Weather, page 16

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Leiters, page 13

Obituaries

HOME NEWS

GLC responds to Government call for help and incentives for small industries in inner cities

From Christopher Warman and John Young
Bristol

The Greater London Council has already responded to the call on Wednesday by Mr Shore, Secretary of State for the Environment, for help and incentives to small industries in Britain's inner cities.

Mr Norman Howard, chairman of the council's planning committee, said yesterday that he had asked for a report on the feasibility of providing loans to help firms to keep going and to expand, particularly in the Greater London areas that have been suffering most from dereliction and deprivation.

He said at the "Save Our Cities" conference, sponsored jointly by The Sunday Times and the Gulbenkian Foundation, that if it was established that the council had the powers to grant loans in that way it could give an important incentive to industry to get going in the inner areas and thus provide jobs in the high unemployment areas.

Mr Howard added that the council would examine the possibility of operating an industrial development bank which

would be able to offer long-term loans of up to 15 years. One of the difficulties in the past had been that industrialists could obtain short-term loans only in the City.

The schemes, if they were practicable, would start with a modest fund of about £10m.

Mr Howard said that the council was also planning an industrial development agency which would cut across borough boundaries and define a concerted policy for the industrial future of London. It would include politicians, local-government officers, Whitehall officials and industrial representatives. "It is vital that we have one policy for London", he said. "There are 32 boroughs and we cannot afford to have 32 policies."

The lack of an agreed policy to halt urban decay became painfully obvious at the conference. Delegates representing central government, local government and a broad range of national and local pressure groups found themselves in constant disagreement, and there were frequent interruptions.

Mr Simon Jenkins, editor of the Evening Standard, said that

a classic case of bureaucratic blindness was that of St Agnes Place, in Lambeth, where 200 policemen had been needed to enforce a simple local planning decision to demolish a street of houses. Part of the solution, he said, lay in persuading organizations that wielded great power over our cities to accept degree of impotence.

But when Mr Jenkins suggested that private enterprise as well as community action might have a part to play in reviving decayed areas, he encountered bitter opposition.

The conference, which ends today, has established three main attitudes. The first, expressed by both Mr Shore and his Conservative predecessor, Mr Peter Walker, is that only central government has the means, but that it will demand much greater control over how the money is spent.

The second is that local authorities feel they deserve greater freedom to deal with issues about which they know far more than Whitehall. The third view is that of the community groups, who insist that only neighbourhood action and involvement by residents will produce results.

While cities like Liverpool and Glasgow have such intense difficulties that whatever money is available will be quickly swallowed up, the difficulties in Belfast are not likely to be financial.

Mr Ray Carter, Under-Secretary of State, Northern Ireland, said confidently in Belfast yesterday: "If we show signs of real success here I do not think money is going to be a problem."

About ten thousand houses have been bricked up and most of them will have to be demolished; half of the city's 123,000 homes need repair or complete renovation; more than 13,000 people are on the housing waiting list.

A steering group, with representatives from the city council and the Northern Ireland Housing Executive, has been established under Mr Carter's chairmanship to coordinate public services to handle the new work.

Mr Carter said he hoped to make swift progress by nominating housing action areas, of which there were potentially more than 60 in the city. Two such areas have already been designated.

is made out, this will prove to have been a very expensive decision in the first place."

The report said that studies of the environmental impact of the steelworks were carried out only after the project's first phase had been approved. If the project now had to be halted, a great deal of abortive work would have been done.

Although opposition to large projects was increasing, the report said, fear of obstruction should not be an excuse for not adequately informing the public.

"If the case for discontinuance

is belated, hasty or non-existent.

The cases, a chemical works, a large steel complex and a water project, were detailed in the report by Mr John Catlow, former Under-Secretary at the Department of the Environment, and Mr Geoffrey Thirwall, a planning consultant.

The unnamed chemical plant,

they said, was now the target of a strong public campaign because of its effect on surroundings, including farmland.

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Labour supporters of abortion say the Bill would prohibit up to 40,000 of the abortions now carried out.

Anti-abortionists who support the Bill also intend to use its relatively minor amendments as a vehicle for an attempt to raise once again the whole question of the grounds on which women are allowed to have an abortion.

The Bill also cuts the pregnancy period during which abortions are allowed from 26 weeks to 20, unless a child would be born seriously disabled, or the mother would be gravely and permanently injured. It allows only doctors who have been qualified for five years to authorize abortions.

A woman's general practitioner would have to be notified of abortions if the woman consented. Conscientious objection by medical staff would be allowed "on religious, ethical or other grounds".

The Bill, which seeks to enact many of the recommendations of the controversial Select Committee on Abortion, whose pro-abortion members walked out in protest, would not apparently refuse parents of girls under 15 to be present during abortion services.

Mr Ennals, the Secretary of State for Social Services, says in a letter to Mr David Steele, the Liberal leader: "Little purpose will be served by introducing a complex amending Bill which may cause confusion and uncertainty for the many doctors and health professionals who believe that the present Act is for the most part achieving the intentions of Parliament in providing a responsible and civilized service for women in need."

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A woman's general practitioner

New Bill revives abortion campaign

By David Leigh
Political Staff

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Campaign to preserve pharmacy network

By Neville Hodgkinson
Social Policy Correspondent

Britain's chemists have started a public campaign to preserve the national network of 11,000 pharmacies, which they say is in danger of collapse. The number of chemists' shops has been declining by about 250 a year.

The campaign is being mounted by the Pharmaceutical Services Negotiating Committee, representing chemists who run

the National Health Service prescription service.

Among their proposals are: Planned distribution of NHS contracts to replace the present free-at-the-point-of-service system; want it to be met by incentive payments.

Better terms for the chemists in the allowances for their costs and the level of profit agreed with the NHS. They claim that the profit on each prescription has fallen from an average of 3.9p in 1974 to 2.8p in 1976, at constant 1974 prices.

Relocation allowances to help a chemist to move shop when a group of doctors have moved out for example; and an initial practice allowance to induce a pharmacist to set up shop in an area of need.

Subsidies to keep small shops going, particularly in sparsely populated rural areas.

The chemists say that their loss of profitability is to a large extent due to the success of supermarkets and big groups in taking non-medical business.

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THE TIMES SATURDAY FEBRUARY 12 1977

WEST EUROPE AND OVERSEAS

Doctors go on strike
in protest over
Bonn health cuts planFrom Dan van der Vat
Bonn, Feb 11

Doctors and dentists in Bonn refused to treat patients today at the start of a nationwide campaign against Government plans to limit the rise in health costs.

Their professional organization reported an "almost 100 per cent response" from 700 doctors and 400 dentists to call to close their practices for the day. They cooperated in special arrangements for emergency cases.

Another 500 doctors and 230 dentists plan another one-day protest on Tuesday in the Oldenburg area of Lower Saxony. The second stage of the campaign will involve selective stoppages in various regions of several days at a time.

If there is still no change in the Government's cost-cutting scheme, doctors and dentists plan to refuse for one month to treat patients insured under the Government-supervised but privately run medical insurance scheme, which caters for all but the weakest. Treatment will not be denied, but the full fee will be charged direct to the patient.

The next stage would involve a permanent boycott of the present medical insurance companies and the creation of a parallel network of non-profit-making insurance societies by doctors and dentists.

Under the Government plan, details of which are still being worked out, Bonn wants to reduce the average length of stay in hospital considerably longer than in most if not all comparable countries, in favour of out-patient treatment. It wants to cut over-prescribing and to limit rises in doctors' fees to the level justified by general economic development.

At the root of these con-

siderations is the enormous strain on West Germany's social security system caused by the economic recession and changes in the demographic pattern.

The doctors and dentists' beneficiaries of a system which encourages them to over-examine, over-treat and over-prescribe, enjoy one of the highest remunerations of all professions in a country where health is a national obsession.

Doctors and patients have until now been able to comfort each other with the slogan, "the insurance will pay".

But this is no longer possible as costs start to outstrip the insurance funds, which have been badly hit by unemployment, now at one million, cuts in overtime and widespread short-time working.

A rough calculation shows that the West Germans are spending £30,000 a year on health, or about £450 for every man, woman and child.

West Germany has about 123,000 doctors, one for every 500 citizens—the highest concentration in the world. About 60,000 work in hospitals and 10,000 in the public service. Of the remaining 53,000 private practitioners, 49,000 treat patients on the normal medical insurance.

The average annual income of this last group, after deduction of all practice expenses and before tax, ranges from £41,000 to £58,000 a year in fees from the insurance firms alone. Average incomes of dentists are about 20 and 25 per cent higher.

In the present dispute, which has already been marked by some very immoderate language on both sides, the doctors argue that their freedom to determine appropriate treatment, to use the latest technology and thus to retain the confidence of their patients, will be damaged.

Mr Vance goes to Middle East open to offers

Washington eager to encourage
any shift in PLO attitude to IsraelFrom Bernard Gwertzman
Washington, Feb 11

During his Middle East trip next week, Mr Cyrus Vance, the United States Secretary of State, plans to explore in depth the possibility that the Palestinian leadership has moderated its position towards

step nearer a Middle East settlement.

Much of the interview was devoted to the Middle East, where he will visit six countries in seven days starting on Monday, but he had this to say on other subjects.

The United States has received indications that China

would like to begin talks on

opening each other's claims,

opening the way to normal

trade relations. He hoped these

talks could resume in the not

too distant future.

The Carter Administration is nearly ready to publish a draft regulation requiring arms manufacturers to secure licences before attempting to sell arms to other countries.

This would ensure that such sales would be consistent with American foreign policy.

On controlling sales of conventional arms abroad, several arms suppliers were indicating willingness to discuss the question.

As for the stalled talks on mutual force reduction in central Europe it was important

for the United States and the Soviet Union to give sufficient political push to resume them although in close consultation with America's allies.

In the interview in his seventh floor State Department office, Mr Vance seemed reluctantly to divulge his own views on the Middle East prior to his departure. But he did say he believed the United States should not come up with a specific plan for a Middle East settlement.

Among the problems were how to organize a negotiating framework and what to do about the Palestinians, especially the Palestine Liberation Organization.

He might favour Dr Kissinger's idea of a preliminary conference of interested parties before plunging directly into a Geneva conference. One problem is the Arab insistence that the PLO participate in any conference and Israel's adamant refusal to attend if the PLO is there in any form other than part of a Jordanian delegation.

Voters back
Sadat
anti-riot
decreeFrom Our Correspondent
Cairo, Feb 11

President Sadat has won the support of Egyptian voters in a near unanimous endorsement of his draft decree to preserve the country's security against demonstrators, rioters and saboteurs.

Major-General Muhammad Nabawi Ismail, the Deputy Minister of the Interior, announced today that 99.42 of the voters had said "yes" to Mr Sadat's measures in yesterday's referendum. The turn-out was of 96.69 per cent of the electorate.

Under Mr Sadat's measures demonstrators, rioters, saboteurs, members of secret paramilitary groups and others engaged in anti-state activities will be punished by hard labour for life.

Severe penalties are also provided for tax evaders while people with a low income are exempted from all taxes.

The measures are designed to prevent any recurrence of last month's riots, against food price increases, in which about 80 people were killed and about 800 injured.

Political observers in Cairo believe that the landslide support for Mr Sadat's decree is a clear indication of the people's confidence in his policies.

The President has repeatedly acknowledged that Egypt is facing acute economic problems but has pledged to solve them.

He has said that the riots on January 18 and 19 were part of a plot to overthrow him and plunge the country into a bloodbath. He blamed the communists and implicitly the Soviet Union for the violence in which public and private property was damaged.

The observers also said that the result of the referendum was a defeat for the leftists who had urged the voters to reject the presidential measures.

The leftist Progressive Unionist Party has said that measures outlawing demonstrations and strikes have been set down in general terms without adequate explanation, which will make "legal political activities risky".

The semi-official newspaper *Al Aqra* reported today that two women university students were arrested in Cairo yesterday while distributing leaflets calling for a boycott of the referendum. *Al Aqra* said that they were members of a clandestine communist organization and had been sought by the police.

Two members of the leftist party were also arrested in a Nile Delta village accused of inciting voters to reject the decree.

Second day of
fighting in
Beirut suburbsFrom Robert Fisk
Beirut, Feb 11

The Syrian Army is concentrating its attention on the suburbs of Beirut where, for the second consecutive day, Palestinian guerrillas and Syrian regular troops of the Arab League peacekeeping force fought each other this morning.

At the Sabra Palestinian refugee camp near Beirut airport, heavy mortar fire fell near the main road and tanks could be heard manoeuvring near the slum dwellings.

Political time bomb set in Spain

From Our Correspondent
Madrid, Feb 11

The Spanish Communist Party set the fuse of a political time bomb here today by formally applying for legal recognition.

The application was made possible by a one-day-old decree which shifts the responsibility for determining the legality of political parties from the executive to the judicial branch of the government.

Under the decree the Interior Ministry must act on the application within 10 days, either accepting the party as legally inscribed "association" or passing the relevant file to the Supreme Court if the Cabinet has any doubts about the possibility of granting legal status to the party.

The court has a maximum of 30 days from the time it receives the file and the written argument of the In-

terior Ministry, in which to rule on the matter.

Since the question of legaliza-

tion of the Communist Party is the most explosive political issue of the post-Franco era, the Ministry will certainly for-

ward the request to the courts in this case. That means that by March 31 (40 days excluding Sundays and holidays according to Spanish legal custom) the political time bomb will go off.

If the High Court rules in favour of the Communist Party in petition, an immediate and possibly violent reaction can be expected from the extreme right. Legality for the Communists' Party is held by many right-wingers to be com-

pletely unacceptable.

If the court finds that the Com-

munist Party is illegal, as it well might under the existing somewhat ambiguous law on political associations, the

finding can be expected to pro-

voke widespread disillusion-

among the legal parties of the

left and a more militant at-

titude from the Communist

Party and parties to the left of

it.

Despite the danger, Señor Adolfo Suárez, the Prime Minister, undoubtedly felt obliged to resolve the question of legality for the Communist Party before the parliamentary elections, which are now

expected to take place on or about June 1. Without the decree his hands were tied since the Communists, the Socialists and many other parties refused to apply for legal recognition.

The legalization of all politi-

cal parties, including the Com-

munist, is one of the condi-

tions which virtually every

party of the centre and left

has insisted upon before the

elections can be held.

The legalisation of the Com-

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OVERSEAS

Britain and America agree to try new initiative on Rhodesia

By David Spanier

Diplomatic Correspondent

After new discussions on the collapse of the Rhodesian negotiations, the United States and Britain have decided to make another effort to find a way out. Mr Crosland, the Foreign Secretary, and his advisers will review possible choices this week, in the hope of defining a new policy.

Last night Mr Andrew Young, American representative at the United Nations, discussing his soundings in Africa with Mr Ivor Richard, who was chairman of the Geneva conference. Mr Young returns to New York today but Mr Richard, who was careful to say he was "neither optimistic nor pessimistic", will stay on for talks at the Foreign Office.

The reason for this renewed burst of activity is that the British Government has concluded that it cannot stand aside and do nothing.

President Carter is taking a close interest in southern Africa and Mr Richard's talks this week with Mr Vance, the American Secretary of State, were more than routine. The new Administration is evidently prepared to give active support in backing any future British efforts on Rhodesia.

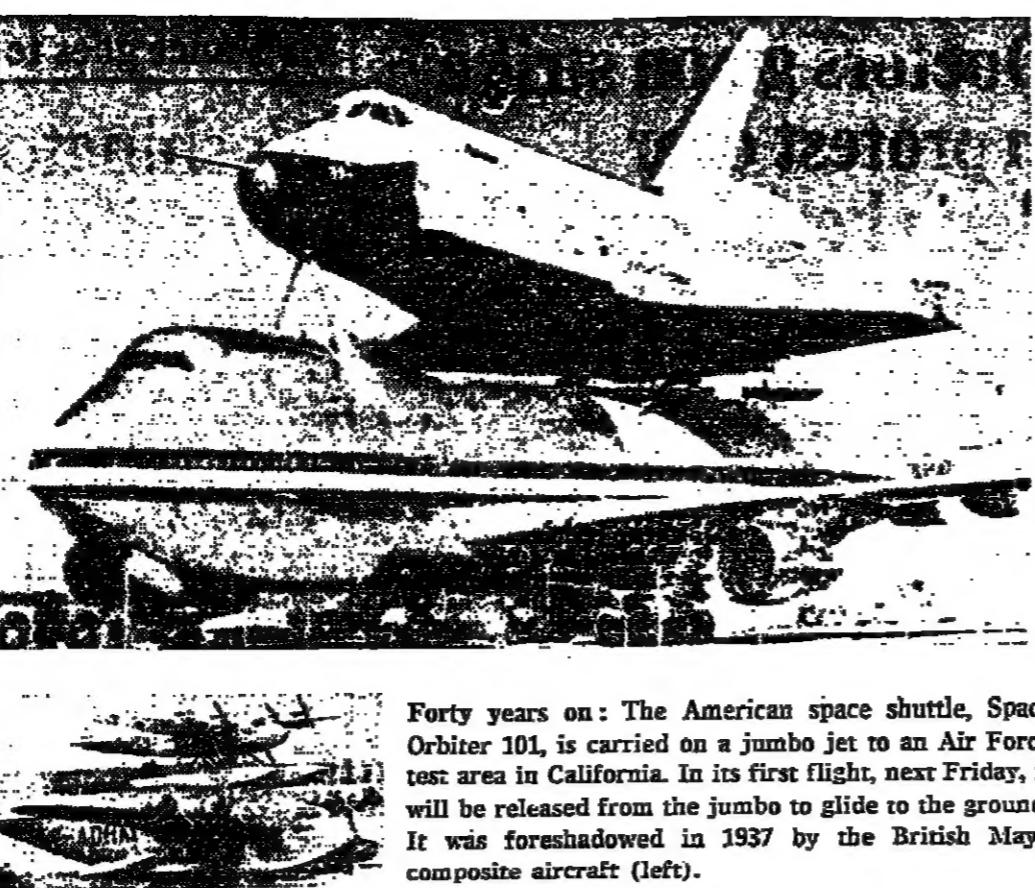
The other new element in the equation is the talks between Mr Vorster, the South African Prime Minister, and Mr Smith, Prime Minister of Rhodesia. The British and American ambassadors were summoned by Mr Vorster

immediately after his meetings in Cape Town with Mr Smith to review the position. Mr Smith has said that he wants to find an "internal solution" to the dispute by making an agreement with so-called moderate African leaders.

Mr Young has said he might recommend convening a multi-national conference on Rhodesia, to include representatives of the United States, Britain, Nigeria, Zaire, the five "front line" states (Zambia, Mozambique, Tanzania, Angola and Botswana) and Rhodesian nationalist leaders, but excluding Mr Smith's regime. The aim, he said, would be to unify the feuding black nationalist factions and to develop a common approach.

In Lusaka, the leaders of the Rhodesian Patriotic Front, Mr Robert Mugabe and Mr Joshua Nkomo, said they would not attend another British-sponsored conference unless they had previous assurances of majority rule in Rhodesia.

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Forty years on: The American space shuttle, Space Orbiter 101, is carried on a jumbo jet to an Air Force test area in California. In its first flight, next Friday, it will be released from the jumbo to glide to the ground. It was foreshadowed in 1937 by the British Mayo composite aircraft (left).

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Mr Botha to be Pretoria Foreign Minister

From Nicholas Ashford

Johannesburg, Feb 11

Mr Botha, South African Ambassador to Washington and representative at the United Nations, is to become the country's next Foreign Minister. Mr Vorster, the Prime Minister, announced in Cape Town today that he will succeed Dr Hildegard Müller, who has held the post for 13 years. Mr Botha is expected to take over after Easter.

Mr Botha's appointment will delight the *verligte* (progressive) element in the ruling National Party who are pressing for racial reforms at home to enable South Africa to project a better image overseas. Mr Botha is clearly identified with the party's reformist wing and in October, 1974, made a celebrated speech at the United

Nations saying that South Africa did not condone purely on the grounds of race.

However, the liberal line put forward by Mr Botha in New York so far has not been matched by any significant reduction of racial discrimination in South Africa. It remains to be seen whether by being in the Cabinet his influence in favour of reform will be heeded by his Government colleagues.

Mr Botha, who is 43, is a career diplomat but spent several years in Parliament as the MP for Wonderboom in the Transvaal. He was a member of South Africa's legal team which argued the South African case on South-West Africa (Namibia) before the International Court of Justice at the Hague between 1963 and 1966.

In brief

Patricia Hearst retrial refused

New York, Feb 11.—A request by Patricia Hearst, the newspaper heiress convicted of bank robbery, for a new trial on the ground that favourable evidence was withheld at her trial last year and misleading evidence used, has been refused.

She was jailed for seven years but is free on \$1.25m bail until her appeal is heard.

Coup scrutiny

New York, Feb 11.—A United Nations Security Council mission, drawn from Panama, India and Libya, leaves on Tuesday to investigate the coup attempt alleged to have taken place in Berlin last month.

Royal emergency

Elaborate security precautions were taken at Heathrow airport when King Khalid of Saudi Arabia arrived from Riyadh for urgent medical treatment in London on his return from a tour of the Far East.

Catch 23

Sakaimatsu, Feb 11.—Twenty-three fishermen have been rescued from the Sea of Japan after their boat, full of mackerel, sank under an excessive catch.

Mail plane crashes

Prague, Feb 11.—A Czechoslovak aircraft carrying mail crashed near Bratislava airport today and airline sources said four of its crew of five were killed.

TV role for Ford son

Los Angeles, Feb 11.—Mr Steve Ford, the son of Mr Gerald Ford, the former President, is to play a rodeo star in a television series. He is a ranch hand.

Soviet tours to Saigon

Moscow, Feb 11.—Russian cruise ships will take Soviet tourists to Ho Chi Minh City, formerly Saigon, for the first time this year, Tass said today.

Dissident held for crime, wife told

Moscow, Feb 11.—Dissident sources said today that the wife of Dr Yuri Orlov, the detained dissident leader, had been told that her husband had committed a crime and was in Moscow's Lefortovo jail, a preliminary investigation centre of the KGB, the secret police.

The news was given to Mrs Irina Orlov by Mr Alexander Tikhonov, a state prosecutor. He did not specify on what charges Dr Orlov was being held.

Dr Orlov, who heads a group scrutinizing Soviet fulfilment of human rights pledges in the 1975 Helsinki accords, was detained yesterday after returning from a week in the country. Tass news agency suggested he was being held because he

Tanzania bars Kenyan tourist traffic

From Our Correspondent

Nairobi, Feb 11

Tanzania announced today that tourists flying direct to Tanzania from abroad, or flying by Tanzanian aircraft from Nairobi (by services yet to be established) will be allowed in.

Tension over the closure of the border eased slightly today when about 100 Kenyan drivers who had been held in Tanzania were allowed to return to Nairobi, but without their buses and lorries, and nearly 100 Tanzanians, mainly employees of the grounded East African Airways, flew back to Tanzania.

the border last week. Only tourists flying direct to Tanzania from abroad, or flying by Tanzanian aircraft from Nairobi (by services yet to be established) will be allowed in.

The post office here has advised people not to post letters to Tanzania. More than 500 bags of mail cannot be delivered because the border is still closed to Kenyan transport. Tanzania closed the border in retaliation for what it considered to be Kenya's grounding of East African Airways. Kenya denies this.

There was need, the declare-

however, Tanzania has given no indication of when the many Kenyan road vehicles and chartered aircraft still held in Tanzania will be freed.

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Earlier this week Mr Gonzalez called for a cut in the committee's staff of 73 but Mr Sprague resisted any cut. The House of Representatives has given the committee until March 31 to settle down.

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This move was apparently aimed at preventing Kenyan tourist operators from sharing the benefits of Tanzanian tourism. More than 700 tourists who had travelled by road from Kenya were trapped in Tanzania when that country closed

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A ghost garden

by Frank Tuohy

The biographer Bamford Chetwynd immediately chose the best room in the house as study and work-room. Its window overlooked the entire garden, as far as a stream lined with water-lilies and elder-trees and the white wooden bridge that led to the village. The room was apart, but it was not isolated. Susan Vincent, the biographer's life-long friend, was a dedicated gardener, and as she bent over newly planted petunias or encouraged clematis tangutica to ascend a stone wall, she would be able to hear the tapping of the typewriter. In the stone-flagged kitchen, she would hear the heavy tread of the biographer in the room overhead, the footsteps pacing to and fro in search of the phrases that would bring months of research to an ordered conclusion.

In fact, Midsomer Cottage was Susan Vincent's property. Bamford Chetwynd had published a string of books, all excellently reviewed in the "quality" Sunday newspapers. These were devoted to the lives of redoubtable French ladies, Madame de Maintenon, Madame de Sevigne and Madame de Staél—"Enough madams", their New York publisher remarked, "to run a whole street in New Orleans."

Even with American sales, however, the total royalties were hardly sufficient to keep the author in cigars and brandy. It was Susan Vincent, sole daughter of a successful brickmaker, who had provided the financial background for all this creative effort. Throughout the years she had listened for the typewriter and hearing it, had been content knowing that dear "Bam" was at work again.

When Susan Vincent told people that she had bought the Wilshire house because she longed to create a garden of her own, her friend guessed that this was only one reason. In recent years, Bam had become increasingly addicted to the more accessible forms of London society, putting in regular appearances at publishers' parties, meetings of the PEN club, Art Council receptions and lectures at the Royal Society of Literature. Wearing a cloak, a velvet suit and a fedora hat, the biographer was a conspicuous figure. Oldish, much-educated young men, many of whom were called Simon, had come to regard Bamford Chetwynd as something between a joke and a cult-object. "Life-enhancing", they said. "Bam's so life-enhancing." Just keeping life enhanced had cost Susan Vincent a good deal of money, and the strain had even begun to tell on Bamford Chetwynd. more and more, the dashing Regency buck of past years had come to suggest a retired jockey too fond of the bottle. The force of the biographer's attack had always been mitigated by shortness of stature. A devoted friend, an Oxford don, had once compared Bam to "a bust of Radcliffe Hall, walking."

Susan Vincent was a gentle creature, tall and stooping, with large strong hands and an odd wild glint in her eyes. Looking after Bam no longer gave her sufficient purpose in life, and seeing the garden at Midsomer Cottage for the first time, she had felt a lift of the heart. The countryside around was fertile, the trees in the park land grew tall and the stream had deposited centuries of rich dark soil. The local people were great gardeners, and from early summer their horticultural borders shocked the visitors with a violent clash of colours. Miss Vincent's plants were for something very different. She held Geraniums in high esteem, and Mrs Fish, the goddess of "ground cover". But most of all she invoked Victoria Sackville-West of Sissinghurst.

By autumn, house and garden were hers. Still in the London flat, she started ordering plants from the best nurseries. A stroke of fortune soon came to Bam for research. Rejoicing in her solitude, Miss Vincent got into her sports car and headed westward. She put up at the King's Arms in the nearest country town. When her purchases arrived, she went to work in the garden, planting according to a plan she had drawn up on squared paper. The days were sunny, the work went well, and she was happy, laughing and talking to herself as she encouraged the tangled roots into the black loam. "Vita, Vita," she murmured to herself. "I honour you in my breeches and my observances." And she began to have visions of opening the garden to the public, in a year or two's time, in aid of the District Nurses.

From the house during these still October days there emerged the constant sound of transistor radios. Two workmen were busy building cupboards and putting shelves. Soon they would

start papering and painting. Miss Vincent, who got on well with men and liked their presence, took to making innumerable cups of Indian tea. During the next weeks she learnt a great deal about the lives of Sydney and Kevin. Kevin was a golden-haired young man whose body had been burnt dark by the summer sun. But his physical beauty was accompanied by a marked unease, and Miss Vincent found him frustrated and confessional. It turned out that Charlene, his wife, suffered from gynaecological complications which the village doctor refused to explain, considering the young couple too ignorant to understand.

But it was Sydney Woods who won Miss Vincent's heart. Sydney was forty, smaller than Kevin, and there was something compact and controlled about him that reminded Miss Vincent of her father the brickmaker. The physical world obeyed Sydney; while the radio strolled to the Top Twenty, she watched his paintbrush move silkily across doors and wainscoting. He seemed to know everything she needed to know at this time. After a little she began to rejoice in Sydney, as she rejoiced in the new house and the future garden.

There remained two problems to worry her.

The first was that Sydney, too, was a great gardener. Whenever a new consignment of plants arrived, he stood beside her while she unpacked them.

"They'll never answer," he said. "Not in our soil."

And to compensate for what he saw as her inevitable failure, he kept offering great clumps of delphinium and gaudron or the bulbs of dahlias, like the dry faeces of dogs.

"They'll give you a proper show," he said. It was quite useless telling him about the white garden at Sissinghurst.

The same thing happened with vegetables: his cabbages, the size of footballs, and his scarlet runners as silvery as his own arms won prizes at the Flower Show every year.

How could she explain to him that she and Bam, travellers in France and Italy, considered such prodigies to be entirely inedible?

Miss Vincent's second problem was that all this warmth and complicity must come to an end. Soon the house would be ready; soon there would be the delivery of the furniture and pictures, and after that the advent of Bam. Long ago Bam's friend Simon had helped them to find amusing novelties at the London auctions, and some of these had turned out to be of value. They had bought gilded furniture, some Victorian, and pictures by

young painters who were now either dead or famous.

On the day when the removal men had come and gone, Sydney and Kevin dropped in to help Miss Vincent tidy up. Sydney inspected everything in a bristling silence. He kept looking at her and his look was very odd and disquieting. It seemed to involve pity, though she could not be sure of this. There was nothing she could say.

Kevin on the other hand was entirely fascinated, and she offered to give him a guided tour of the house. "Only for Charlene," he said. "I'd have liked to go in for this sort of line." As he was leaving, he talked more about Charlene, whose operation was to take place the following week. Miss Vincent felt a sudden sympathetic throb in her own barren tubes. Unwillingly she revived a childhood memory of Florry, an adored golden retriever whom Father had ordered spayed, and who had died at the hands of a drunken vet.

Bam arrived the following Saturday, brought down by Simon and his new friend, who were spending the weekend at a very grand house some thirty miles farther west. Simon and his friend approved of Midsomer Cottage; they planned parties, *fetes champêtres*, for the new garden in the summer.

That evening, while she was cooking Spanish omelettes, Miss Vincent found herself praying that Sydney would not choose this moment to put in an appearance. Of course, he would be certain to confront Bam sooner or later, but she wanted something of the pleasure of these past weeks to be prolonged for yet another day.

Sydney never set eyes on Bam. That night he was killed on his motor-bike at the corner where the lane from the village joined the main road. Mrs Weller, the dairy woman, had just found him. She had accepted him as adoptive parents of a little girl. Unfortunately that morning she was out shopping in the county town.

She returned to find Bam stamping up and down in fury. "I told him to go about his business, whatever that might be." A cigar butt flew through the window into the sleeping garden. "We're not interested in having equaling bread around. Not content with spawning their own, the lower orders now take in other people's by-blows."

Miss Vincent was quite horrified. What would the whole village think? Then she reflected that, except for herself, no one, not even the Simons, had ever taken Bam seriously. The momole, the fedora, the cloak had by now given way to the National Health spectacles and jeans and sweaters from Marks and Spencer, yet the total impression remained gently ludicrous.

"They say," she remarked loftily, "they say he was drunk. He and Mrs Woods wasn't getting along too well."

Miss Vincent turned round from the sink in tears. "Oh

Mrs Weller," she said, "he was such a nice man."

She kept remembering Sydney through the idle days of winter, when there was little to do in the garden. The earth was quiet, full of promises for the spring. Though she trusted her own skills, there was always some doubt as to what would flourish, what would need cherishing, and what would die out without trace. In the corner room overlooking the garden, Bamford Chetwynd's biography of Madame Dudevant, otherwise known as Georges Sand, was proceeding well. Parcels of books arrived from the London Library and the postman brought letters and phonostats from distant collections. Meanwhile, the stream overflowed into the water-garden and some of the new Iris Kaempferi were lost.

One day Kevin turned up.

He was dying to tell Miss Vincent that Charlene and he had been accepted as adoptive

parents of a little girl. Unfortunately that morning she was out shopping in the county town.

She returned to find Bam

stampeding up and down in fury.

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Spring came at last. Colour returned first to the willows along the stream. New shoots appeared in the flower-beds under the windows.

"I see you got a nice lot of daffs around," Mrs Weller remarked. "They'll make a lovely show later on."

"No, no, they're not daffodils. At least, they're the same family but special ones. I saw them first at Wisley."

Since Bamford Chetwynd had been around people had begun to look at Miss Vincent with kindly pity. "They seem just like ordinary daffs to me, dear, but you know best."

A few weeks later, Miss Vincent asked Mrs Weller: "Were there daffodils here last year?"

"Not a thing. You remember I told you, those lot never planted a thing. Every-

one passed comments."

Miss Vincent wrote to the bulb merchants, who denied the possibility of a mistake. By this time the garden was as full of bright yellow as the others in the village.

Bamford Chetwynd was scared.

The other kept her temper.

"You mean dandelions?"

Bam snorted and returned to Miss Dudevant's affairs.

By midsummer the garden was a total disaster: it looked like something off a Woolworth's calendar, or a picture to be cross-stitched on a tea-cosy. No sooner had puce aubergines and yellow alyssum done their worst, than pillar-box red poppies burst the eyes, clutching with their hard orange of marigolds. Delphiniums and dahlias were on the way.

The momole, the fedora, the cloak had by now given way to

the National Health spectacles

and jeans and sweaters from

Marks and Spencer, yet the total

impression remained gently ludicrous.

Miss Vincent knew well that colours are among the most frequent of hallucinations. But now to them were added smashes of pop music from unseen radios, and the brisk

produced a comment from Mrs Weller: "You've a nice row of swedes there. Should see you right through the winter."

Susan Vincent resigned herself and tended these monsters diligently. She knew there was some disorder, some primal fault in the make-up of arousing Bam's suspicions. As it happened, the biographer was in a creative fury: Madame Dudevant had won her heart and was proclaiming his triumph: everything was just as he would have wanted it.

Simon, passing through with a new friend, said: "It's quite wonderful, Vince. It's all so marvellously..." He stopped short, since the word he was about to utter was no longer at all fashionable. His friend Rodney, a hairdresser from Merton, was less inhibited.

A few weeks later, Miss Vincent met Kevin in the village, in great excitement because he and his wife had just been to bring home their adopted daughter. He offered to bring the baby for her to see, and that evening he and Charlene came across the bridge pushing a glittering new pram. Pulling off her gardening gloves, she went across to meet them, but always at her back she felt the baleful gaze of Bam at the window of the workshop.

Charlene, a thin-faced girl with dragonfly spectacles, handed over the small swelling bundle. Miss Vincent was surprised to discover an instinctive skill at holding babies. She felt full of love for the baby, and for Kevin and Charlene. When she compared them with Bam and the Simons, she was shaken by a sense of the incompleteness of her world.

Kevin asked if Charlene might see round the house.

"Of course. Come along."

As she took them upstairs, the sound of the typewriter suddenly ceased. Silence oozed under the workshop door: it was almost, she thought, that one was still the same person that one was before.

Miss Vincent knew well that colours are among the most frequent of hallucinations. But now to them were added smashes of pop music from

unseen radios, and the brisk

whine of a Black and Decker drill. She would dart from room to room in search of her eyes closed, her forehead against the door-jamb.

She wondered whether she should consult a doctor. This meant going outside the village, and she was fearful of friendly terms with all the village. There must be further Kevin and Charlene to confide in her, more and more damp babies for her to hold, even perhaps other Sydneys for her to know. He was very close to her now; she even felt that, somehow, he was watching her.

She opened her eyes. It was Bam, furious and drunk.

"How dare you! How dare you bring those appalling louts tramping round the house! It's as though you deliberately wished to destroy my work."

"Kevin wanted his wife to see it, that's all."

"Kevin! I can't make out what's come over you. Are you ill? You seemed besotted with these peasants."

"No, I'm not ill. They're a nice young couple. I like them."

"It's him, isn't it? You fancy him; don't you? After all we've stood for. That's how it's ended."

"Nothing has ended."

"You've shown not the slightest interest in this new book I'm doing. You've made no effort to understand my work. You've changed all right, and you think I don't know why."

Bam emitted a sudden, rasping sniff. "You never even call me Bambo any more."

Miss Vincent did not answer, but she gave an odd wild laugh, like a tropical bird.

A frequent desire after such incidents is to stare at one's own face, to make sure that one is still the same person that one was before.

In the downstairs lavatory the smell of cigarettes was overpowering. The seat was up,

the water in the bath orange, with bubbles breaking at the edge cigarette end lazily at the centre.

Miss Vincent closed her eyes. Her hand fell plug and pulled a water pipe an erosion vision.

"Sydney", she said. "Sydney, where are you?"

Two days later she left Chetwynd to London. The biographer, still sniffish, cashed his far cheque to guarantee a prolongation of Paris.

"You've been over there," Miss Vincent said. "You've been there twice. You've been there three times. You've been there four times. You've been there five times. You've been there six times. You've been there seven times. You've been there eight times. You've been there nine times. You've been there ten times. You've been there eleven times. You've been there twelve times. You've been there thirteen times. You've been there fourteen times. You've been there fifteen times. You've been there sixteen times. You've been there seventeen times. You've been there eighteen times. You've been there nineteen times. You've been there twenty times. You've been there twenty-one times. You've been there twenty-two times. You've been there twenty-three times. You've been there twenty-four times. You've been there twenty-five times. You've been there twenty-six times. You've been there twenty-seven times. You've been there twenty-eight times. You've been there twenty-nine times. You've been there thirty times. You've been there thirty-one times. You've been there thirty-two times. You've been there thirty-three times. You've been there thirty-four times. You've been there thirty-five times. You've been there thirty-six times. You've been there thirty-seven times. You've been there thirty-eight times. You've been there thirty-nine times. You've been there forty times. You've been there forty-one times. You've been there forty-two times. You've been there forty-three times. You've been there forty-four times. You've been there forty-five times. You've been there forty-six times. You've been there forty-seven times. You've been there forty-eight times. You've been there forty-nine times. You've been there fifty times. You've been there fifty-one times. You've been there fifty-two times. You've been there fifty-three times. You've been there fifty-four times. You've been there fifty-five times. You've been there fifty-six times. You've been there fifty-seven times. You've been there fifty-eight times. You've been there fifty-nine times. You've been there sixty times. You've been there sixty-one times. You've been there sixty-two times. You've been there sixty-three times. You've been there sixty-four times. You've been there sixty-five times. You've been there sixty-six times. You've been there sixty-seven times. You've been there sixty-eight times. You've been there sixty-nine times. You've been there七十 times. You've been there seventy-one times. You've been there seventy-two times. You've been there seventy-three times. You've been there seventy-four times. You've been there seventy-five times. You've been there seventy-six times. You've been there seventy-seven times. You've been there seventy-eight times. You've been there seventy-nine times. You've been there eighty times. You've been there eighty-one times. You've been there eighty-two times. You've been there eighty-three times. You've been there eighty-four times. You've been there eighty-five times. You've been there eighty-six times. You've been there eighty-seven times. You've been there eighty-eight times. You've been there eighty-nine times. You've been there ninety times. You've been there ninety-one times. You've been there ninety-two times

Collecting

Valentines for everyone

year as February 14 on the horizon, something or other was said, with a piece of lace for illustration. It is written by some dear in the style of Violet-Bott, with many a pretty and "charming". One finishes it with the feeling that mine richly deserved you, my unromantic clubs and an axe he year 270, on the of the Prefect of Rome. It was only by coincident that Valentine the patron saint of all we know of him was a particularly interesting who suffered from fits. His festival became with love solely its date roughly coincided with the bacchanalia Lupercalia which the invaded into Britain odd fact: the Italians in, historically, much the sending of love cards on Valentine's was the stolid northern of England and the to, to some extent ch. and later of course ricans, who were will-be sentimental about that could be communicated.

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I recommend that along to a comprehensive delightful exhibition at Bayly's Gallery, s. Arcade, Piccadilly, is open until Feb. 19 am to 10 pm. Saturday 10 am to 10 pm. to prime you for, I will list the main valentine in roughly logical order.

Anstee, who runs gallery, has been hunting two years for fine

He has assembled nines, covering every their development eighteenth century

The most expensive is there are trayvalentines

in the collection, because people

unfortunately did not usually envelopes, many of

embossed or decorated with the valen-

tee bought many of lines pasted into e soaked them off, cleaned the blobs of e wet valentine with oil. For some of the old find no solvent, after fuel coped with Then the valentine ed in blotting-paper ghts, and ironed if I had a factory in Mr Anstee said valentines were divided with labels indicating each was at £1.

Occupational: Valentines designed to be sent to misses

Some needed delicate repairs. In certain valentines, paper doves and butterflies are used for illustration. It is written by some dear in the style of Violet-Bott, with many a pretty and "charming". One finishes it with the feeling that mine richly deserved you, my unromantic clubs and an axe he year 270, on the of the Prefect of Rome. It was only by coincident that Valentine the patron saint of all we know of him was a particularly interesting who suffered from fits. His festival became with love solely its date roughly coincided with the bacchanalia Lupercalia which the invaded into Britain odd fact: the Italians in, historically, much the sending of love cards on Valentine's was the stolid northern of England and the to, to some extent ch. and later of course ricans, who were will-be sentimental about that could be communicated.

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in different trades. One, marked by J. T. Wood of 278 and 279 Strand, London, is offered by Bayly's Gallery at £20. It is addressed to a milliner, with the appropriate jingle: "My Bonnet-making Miss look

at our first-aid to these, Mr Anstee had to get hairs from a blonde I know". The final stage was research into the makers who signed some of the valentines. Frank Staff's book gives information on these, five in all, of the main categories on show with prices.

Pre-Victorian: These are rare and therefore expensive. Mr Anstee has a cut paper heart with kissing lovebirds and flowers, with a cupid holding a winged and pierced heart as a kite hand-painted in the centre of the valentine, a temple of love in the background. It is dated January 1, 1797—Mr Anstee has noticed that several of the earlier valentines bear dates other than February 14. It is offered in a velvet-lined leather case, at £85. A handsome valentine showing a Napoleonic-style soldier and his sweetheart and dated December 25, 1816, is £55; a cut-paper heart dated July 18, 1827, £65.

Puzzle Valentines: The most common of these is the traditional "true lovers' knot" which looks like a snake basket after the snake-charmer had been playing a piece by Schoenberg. An amorous inscription runs round the knot. Rebus valentines, with a human eye for "I" and so on, are also common. "Puzzle" pieces were popular. Until folded in the correct way by the recipient, its message was gibberish. Mr Anstee has one incorporating a lovers' knot for £85.

Embossed: A development of the early nineteenth century. The best-known manufacturer of embossed valentines was H. Dobbs & Co., who started business as fancy paper manufacturers and stationers in London in 1803. The earliest and scarcest of the valentines are marked "Dobbs Patent" and "Dobbs". These marks were followed by "Dobbs & Co.". After 1838, the imprint was changed to "H. Dobbs & Co.", in 1845-46 to "Dobbs Bailey & Co" and finally, after 1851, to "Dobbs, Kidd & Co.". Bayly's Gallery has a links of love design marked "Dobbs, Kidd" at £20. The message is "Thou art the spring of all my joy" and in the circle of links appear the qualities expected from the loved one.

Lace-paper: A development from the embossed. The invention of lace-paper-making is credited to Joseph Addenbrooke who had worked for Dobbs. Before 1840, paper to be embossed was laid on a die and then hammered out with a lead hammer. By accident in 1834 Addenbrooke hit on the idea of lifting off the raised part of the paper which was laid on the die, thus creating a lace effect. Lace-edge valentines became the favourite type and Mr Anstee has hundreds, mostly between £4 and £20 in price.

Bee-hive: An ingenious kind by which the apparently flat design is lifted by a thread into a cutout bee-hive, inside which are revealed two red hearts joined by an arrow, or some similar emblem of love. Mr Anstee has an 1840s example at £15.

Occupational: Valentines designed to be sent to misses

Lithograph valentine, c. 1880. The figure lifts up to reveal a grizzly bear. One of a set of 12 at £12 each.

BEAR AND PUP BEAR

Upward, upward, upward to me,
Holding fast to bear.
Through the bear lift heartily more,
To bear about a mite.

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Travel

Coconut sun days

George was quite definite about it. One look at the water churning past the little jetty was enough and he shook his head. "No rafting today man", he said. "It's too high." Which was a pity, for I had been looking forward to racing down Jamaica's Martha Brae river on one of the narrow bamboo rafts now lying half submerged in the water. Mirth-like, I would have been the intrepid explorer shooting the rapids of a crocodile-infested river where danger lurked round every bend.

Not that Martha Brae is quite like that, of course, although the old Saramak has been known to lure travellers into her banks and take everything they possess. Still, that may just be legend. Certainly she has not done it for a very long time, so I should not let it put you off visiting this beautiful island of bananas and marvellous sunsets.

We had driven the 50 miles or so from our hotel in Ocho Rios through some of the most exotic scenery in the world, with tropical fruit and flowers bursting all around us against a backdrop of hills dark blue in the distance. And all the

time the Caribbean sun beat down. In fact, a word of warning here; it is as well to avoid prolonged drives in the heat of the day—despite the temptation to explore the lush countryside. Most of us were feeling a trifle green under our brand-new tanis long before we reached journey's end. But that was because we happened to be in a hurry. Frequent stops along the road for refreshment—and the Jamaican can really know how to prepare cool, satisfying drinks—is the most sensible, and enjoyable, way to travel about the island.

In any case, people in hurry appear out of place in Jamaica. Away from the teeming capital of Kingston, time really does seem unimportant. Obviously, if has much to do with the climate, for humidity is a great leveller, but the impression is heightened by the fact that because of import duty cars are a luxury. The roads are filled with sauntering figures, women off to the market, youths hitch-hiking in noisy groups, gesturing in mock defiance at the motorist who has the cheek not to stop.

For the one thing the Jamaican will not tolerate is indifference. He demands attention with a directness Europeans

can find unnerving—and his personality is such that he usually commands it whether he be a top businessman or a woodcarver down from the hills. The Irish are not the only ones to have kissed the Blarney Stone, as an encounter with any one of the vast army of street traders soon proves. I remember one rogue with the saddest face I've ever seen whose tale of woe impressed me so much I willingly parted with two dollars for a crudely carved bamboo cup. He had earned his money with a performance—Oliver himself would have been proud of.

My disappointment over the river trip was eased by a leisurely lunch outdoors which included curried goat (sufficiently enough the animal is reared only for meat; not for milk or cheese). Then George drove us in his mini-bus to Palmhurst, a few miles away, to visit the covered market.

The town was a hubbub of sound as we walked through the streets with drab buildings highlighted here and there by splendid Georgian facades. The atmosphere was almost carnival-like with extrovert traders competing noisily behind often identical stalls which spilled out in a jumble of colour and excitement from the cool interior of the crowded street.

A moment to savor and there are many in Jamaica. There was the little girl with the coconut-white smile who

Air Jamaica run non-stop flights to Kingston and Montego Bay (flying time nine hours). Details of package holidays can be obtained from the Jamaican Tourist Board, 6-10 Brompton Street, London, W1.

Don John

Cumbria

John Parker

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The Aphrodite Myth

Aphrodite is the Classical Greek Goddess of Love.

It was to her that Paris awarded the Golden Apple as the most beautiful of the Immortals. Aphrodite was born in Cyprus.

And the ancient Cypriot city of Paphos has always been the centre of her worship.

Cyprus is quite beautiful. It's a land of high snow-capped mountains, green fertile valleys and long, clean, white, uncrowded beaches.

There are wonderfully preserved Classical Greek, Roman, Byzantine and Frankish remains.

Hospitality is quite literally a part of Cypriot culture.

There are fine modern hotels and comfortable tavernas where a glass of wine will cost barely five pence.

Never was a country more suited to be the home of a Goddess.

It is customary in recent years to look down upon players who do not study all the latest gadgets and who concentrate on preserving their partnership understanding. Even when the dust had settled on the final match, the visitors were described in the *Bridge Magazine* as an unpretentious team with no claims to brilliance in the same way as if they were a bourgeois wine served at a Lord Mayor's banquet.

The bidding was slightly speculative and South had to have been worried lest the auction ended in a South 3no Trumps; hence her jump to Six Hearts in the confidence that her partner's suit was strengthen.

From South's angle there was also the danger of a contract in Spades which would be ruined by a bad trump break.

Actually, Six Spades can be made if South makes the 4A and ruff a club before knocking the trumps together.

The key to the slam contract was provided by North's rebid of Clubs, and that is why I suggested that she was having a modest gamble. She was placing a strain on her values by rejecting Three No trumps, having already made a jump bid in Clubs. Over Three No trumps South could rebid Four Diamonds and North Four Hearts, so the slam in Hearts

is much more informal, and gives many more useful hints on how the innocent should behave in Moscow and how he may reasonably expect Russian shopkeepers, officials, Intourist girls, waiters and waitresses to behave towards him. For example, never to be forgotten, no one should arrive in Moscow before he has learned by heart Mr Smith's warning about the slow service which he must expect, and tolerate without apology, in most restaurants.

"It should not come as a surprise to you if you wait 30 minutes for a menu. Allow another 30 minutes for the table to be reset. Allow an additional half-hour before the first course arrives."

Mr Smith has no less sound and experienced advice for western businessmen, hoping for orders to emerge from the bureaucratic machine; and on how visitors can best recover from illnesses. Most of the handy little book, with its many free-style line drawings, is naturally taken up with the Kremlin, the museums, the churches, the restaurants, of all kinds, the basis of the western model, and the shops. One strange thing is that Mr Smith misses out November 7—the anniversary of the revolution, no less—from his no brief list of public holidays. But the book can be read for pleasure, even at home.

Mr Smith's guide to Moscow

is a valuable addition to Hale's Village series in that the author is a railway enthusiast which means that trains get more mentions in the index than even the South Downs. An important source has been the Sussex County Magazine, one of the longest running of county journals and an invaluable social history of the community.

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Chess

The world series

ing demonstrates more the increase in popularity of the game all over the since the end of the World War than the ordinary proliferation of national tournaments in at 30 years. Before the average of six tournaments a year, with two or three events being major ones, garded as normal and more signified an high activity.

start with 1920, in that were three tournaments of international calibre, Berlin and Amsterdam of these Amsterdam semi-international in. Similarly in 1921 there are three Budapest, The and Trondheim. There were 1922, Pilsen, London, Schonau and Vienna. A five in 1923, possibly six include the Hastings Congress, yielded an that did not significantly change throughout the period.

matter of fact the series tournaments was semi-international in and was based on the of five foreign andish players, a principle that is still favoured in reactionary circles the short-sighted and a belief that the more layers you admit into tournaments the moreonal practice they will not be necessary out that the more you own these events the international practice to our own players. At all this with what pened in the last 30 d you get some astound figures. The ever Kevin O'Connell, in of compiling that series the Batsford has worked out 1974, there were, in, 60 internationalants. In 1975 there and in 1976 100, less than half of these important internationalur, even so, the figures declining.

The reason for this decrease is due to the want of traditional international tournaments. The Netherlands there coosover and the IBM USSR there are the and the Alekhine Tournaments and so Yugoslavia, Hungary, Bulgaria all having at and with Spain having

zen.

s is only part of the more important is the increase in the interest among all classes and peoples, the greater game seems to exert its female sex and to the realization that essentially a game for and to the resulting action of the game at el.

feeding does result in amount of judgements now seem to act other. Organizers offer more and more to gain an edge of masters anders for their events a lot of skulduggery nowadays in the

Harry Golombek

1

matter of luring players away from one tournament to another. Pity the poor journalist too who tries to follow and report all the important events.

There are the four quarterfinals in the Candidates series of matches, all due to start towards the end of February. There is the Clare Benedict International Team Tournament in Denmark this month.

Then from March 5-22, there is a strong international tournament at Bad Laerberg in West Germany, with the participation of the world champion Anatoly Karpov, and the German Andersson, Brown, Dantzig, Corral, Hubner, Miles, Olafsson, Sosonko, Timman and Torre. Four German players, Wockenfuss, Hermann, Gerusel and Borik, together with two more grandmasters as yet unnamed, make up a fine tournament.

Even more impressive is the list for an international tournament at Geneva from March 25 to April 11 which is due to contain 12 grandmasters and two international masters: Andersson, Robert Byrne, Djindjindashvili, Hug, Korchnoi, Larsen, Miles, Olafsson, Pachman, Sigurjonsson, Sosonko, Timman, Westerinen. The average Elo rating for this event is 2546, which is a strong Category 12 and only a few points short of 13. This means that the two international masters need only 1 point for the grandmaster norm.

That ordinary masters can and do beat the grandmasters is shown by the following game from a recent tournament at Orense in Spain. White: Gheorghiu Black: Plasety Sicilian Defence.

A voluntary surrender of the two Bishops in order to gain a good outpost for the Kt on Q5, I prefer 10 Kt-Q5, and if 10 ... E-K3; 11 P-QB4.

Instead of this wild attempt at deterring Black from playing P-K2, simple development by KB2 was in order.

Otherwise Black establishes a Rook on the seventh rank.

A heavy blow that destroys White's one advantage, the Knight's outpost.

And here White lost on time but his position was in any case hopeless.

Harry Golombek

Regular readers will know that on the subject of garden machinery I have some firmly held views on how and where to buy such things as powered cultivators and mowers. Ideally there should be a network of main agents throughout the country who stock the widest possible range of machines. My local main distributor carries over 50 different models of moving machines, and about 25,000 spare parts.

Such agents are fairly plentiful in southern England, but they are thinner on the ground in the Midlands and the north. In these areas many people buy their machines in the high street shop, at a garden centre, or by mail order. Now with many machines electric mowers and even some electric small cultivators, this is fine. There should be little maintenance required on these machines, due to the nature of energy trying to control it. Of course, also, you do not need a demonstration to show you how to use them. But motorized mechanical cultivators are rather different.

There are about half a dozen motorized cultivators available now for the small or medium sized garden—others, of course are available as optional extras.

Mounfield, who are of course strong on powered mowers and on cultivators, now have a range of rotary cultivators starting with their MI Super at £190.12. It has a 3½ hp four-

cylinder engine with two pairs of rotors. Rather more powerful is the M1 Estate with a 4 hp Briggs and Stratton engine, at £214.87, and for heavier work still there is the M1 Monarch with a 5 hp engine, at £223.87, which is powerful enough to permit extra rotors to be fitted giving a cultivation width of 36 inches.

There are, of course, much larger "riders" machines, or mini-tractors, which can perform a multitude of tasks. The Simplicity range, for example, includes attachments for grass cutting, lawn scarifying, cultivating, truck towing, snow ploughing, and vacuum collection of fallen leaves. These machines, each with electric starting equipment, begin at around £670 and go up to about £1,700. These prices include a rotary grass cutter; other attachments are, of course,

For a garden where, say, up to a quarter of an acre is to be cultivated, I would think the Merry Tiller Major, a 4 hp machine at £225 would be more than adequate. The larger models, of course, have other advantages—two or even four forward speeds, and reverse speeds.

For small areas the Norfolk cultivator at £14, with a 2½ hp Briggs and Stratton engine, comes with one pair of digging tines, but extra diggers to give a wider cultivation area are available as optional extras.

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for the disadvantage that you have to handle a long length of cable. But there are many elderly and handicapped folk who find hoeing too difficult and who would put up with the inconvenience of the cable in order to be able to do these easily surface cultivations.

Anyone contemplating the purchase of one of these mini-tractors should really shop around and find out what is available. The Wheeble range for example, has over 30 years of experience and development behind it, and should be looked at before coming to a decision.

At the other end of the scale we have some new really small cultivators. From the Wolsley

Gardening

Make the most of the Machine Age

stable there is a small cultivator, the Wizard, with a 3½ hp machine which will dig 26 inches deep and 26 inches wide. For a small garden it is well worth considering.

For light cultivation work—mechanical hoeing really—we have the Pri-Bac mains voltage electric tiller at £52.45 direct from the manufacturers Price-Bach Ltd, 221 Longton Road, Southville, Bristol BS3 1QB. The price includes VAT, packing and carriage. The machine, it is claimed, will cultivate to a depth of four to five inches.

This machine, of course, suffers from the disadvantage that you have to handle a long length of cable. But there are many elderly and handicapped folk who find hoeing too difficult and who would put up with the inconvenience of the cable in order to be able to do these easily surface cultivations.

One dealer remarked to me recently that this is the year of the "nylon fishing line" grass and weed cutters. Readers may remember that we had a special offer last year of the Ufo priming centrifugal pump powered by a two stroke engine, and costs £125.28. There is some new and patented feature in this pump, and it is capable of delivering 35 gallons a minute with a suction head of about 20 feet, and a delivery head of about 100 feet. The engine is directly coupled to the pump, and the whole unit is easily portable. This is a particularly powerful side unit.

Roy Hay

The Times special offer

A real treat for the lawn

If ever there was a year when gardens, and lawns in particular, are in need of generous applications of fertilizer, it is 1977. The unprecedented rains since September last year have washed plant foods, particularly nitrogen, to lower levels farther and farther away from our plants' roots. This is technically called "leaching" and on top of the serious debilitation caused by last summer's drought, which brought growth to a standstill and even killed much turf, this leaching must be hard on our lawns.

Gardeners often do not realize that each year they cut off the equivalent of about three bay crops from their lawn. Yet they never think of

putting on any fertilizer. If they could take three cabbage crops from one plot every year they would almost certainly put on some manure or fertilizer.

If you want good grass you must feed it. This year I would apply a dressing of three ounces to the square yard in March, and a second dressing of two ounces to the square yard about six weeks later. I always like to water in any lawn fertilizer if the weather is dry. I am sure you will be delighted with the results. Applied at three ounces to the square yard one hundredweight (50 kilos) would treat about 600 square yards of lawn.

I have tried a large number of fertilizer spreaders, and for both performance and price I can recommend the Gardena spreader which we offer here. It is completely resistant to rust and corrosion: it spreads fertilizer over an 18 inch strip. A simple lever movement controls the rate of application of the fertilizer, and there are 10 separate settings.

The machine is easily assembled, and very light to push. The plastic wheels have a good solid "tread" enabling the machine to be pushed over damp or soft grass or soil without studding. It can, of course, be used for other purposes than distributing fertilizer—spreading sand or salt for example, over frosty or snow covered paths or drives.

To order, complete the coupon in block letters. The offer is open to readers in the UK only. Delivery within 28 days from receipt of order. Queries, not orders, to David Sharp at New Printing House Square or on 01-537 1234, Ext. 7893.

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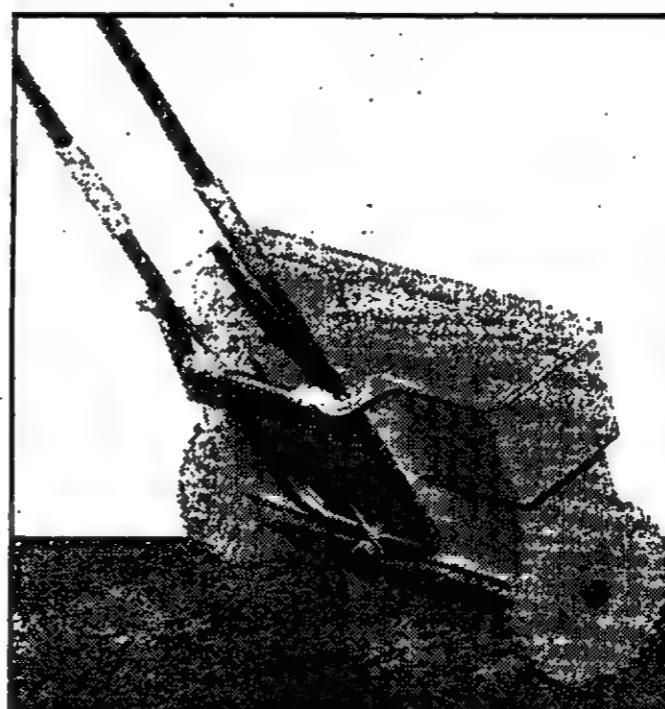
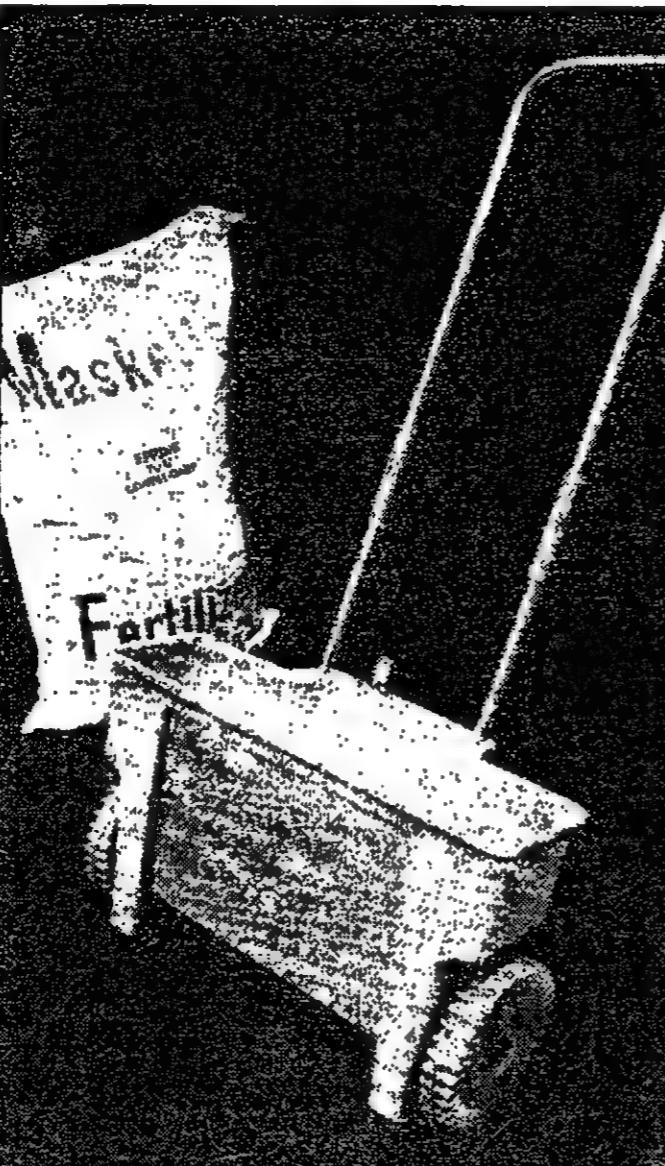
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Law Report February 11 1977

Court of Appeal

Constable's choice: police house or no rent allowance

Hammond v Inman

Before Lord Justice Cairns, Lord Justice Roskill and Sir Gordon Williner

When a chief officer of police offers a police officer a house belonging to the police authorities and refuses to approve the officer's own house, he can compel him to choose between living in the police house or forgoing his rent allowance.

The Court of Appeal dismissed an appeal by the plaintiff, Constable Michael Hammond, of Kingsbridge Close, Finsbury Park, Preston, against the refusal of Mr Justice Caulfield, at Manchester, to grant him a declaration that he was entitled to a rent allowance.

The chief constable did not approve the constable's house because it was a matter of policy to keep houses belonging to the police authorities occupied for economy reasons and to allocate them to junior officers, in order of seniority.

The master turned on the construction of the regulations. By regulation 42(1) "A member of a police force who is not provided with a house or flat free from rent-free accommodation or a rent allowance" is not entitled to a rent allowance. Regulation 66 provided: "A member of a police force who is not paid a rent allowance under regulation 42(1) of the Police Regulations, 1971, when the police house was ready. He continued to live at Kingsbridge Road and sought an injunction for a declaration that he was entitled to the rent allowance.

The chief constable did not say that it had not been provided. Regulation 66 merely provided that, if he did not receive a rent allowance, he should not be granted with a house or flat free from rent.

The issue was whether a chief constable, by offering a police officer a house and refusing to approve another one, could compel him to live in the police house or forgo his rent allowance.

When Constable Hammond joined the police force in October 1969, he was not provided with a house or flat free from rent. In August 1970, his mother bought a house in Waterloo Road, Preston, and he was granted a rent allowance in respect of the house. In December 1972, he became entitled to be married and bought the house from his mother at a low price. In January 1973, he told the chief constable of his engagement, and the purchase of the house. In March 1973, his chief inspector told him that a house belonging to the police authority would be available for him. Both the house and the police house in Waterloo Road were equally suitable for a police officer to live in. In April the chief superintendent refused the constable's request to stay in the house in Waterloo Road. The

constable's failure to approve of the house ultra vires. It was also commanded that he should not be compelled to disapprove of any other house.

His Lordship accepted the arguments of Mr Dobson, for the Plaintiff's Proprietors Ltd (1965 AC 735) to the effect that the court, in construing wide words of a statute should confine them to those purposes for which Parliament had intended them to serve.

The argument that, since the other paragraphs of Schedule 2 related to conduct and efficiency, paragraph 2 should be construed in the same way was not acceptable.

A house was provided to under regulation 42(1) if he did not receive it, he could not say that it had not been provided. Regulation 66 merely provided that, if he did not receive a rent allowance, he should not be granted with a house or flat free from rent.

The chief constable did not say that he was not entitled to a rent allowance. Regulation 66 provided that, if he did not receive a rent allowance, he should not be granted with a house or flat free from rent.

It was said for the constable that he was entitled to a rent allowance unless a house was provided for him and that such house was provided because he offered it. For this reason, he was not entitled to a rent allowance.

Even if it could be said that the power had been exceeded, it was clear that the house belonged to the police authority and not to the constable.

Lord Justice Cairns held that the argument before the court was that the chief constable could not be compelled to disapprove of the house unless he was entitled to a rent allowance.

Lord Justice Roskill and Sir Gordon Williner delivered concurring judgments.

Leave to appeal to the House of Lords was refused.

Solicitors: Russell, Jones & Walker; Norton, Rose, Bott & Co. & Roche for Mr Brian Hill, Preston.

No supplementary benefit for osteopathic treatment

Regina v Peterborough Supplementary Benefit Appeal Tribunal, ex parte Department of Health and Social Security

Before Lord Widgery, Lord Chief Justice, Mr Justice Michael Davies and Mr Justice Robert Goff

The court refused to uphold a grant of a sum of money, by way of supplementary payment, to meet special needs, to a man who, on the advice of doctors, received private osteopathic treatment.

Although the court expressed its sympathy for Mr Ernest Albert Dobson, of Dobson's Petrol Engineers Ltd (1975 1 WLR 524), the court held that he had not been entitled to a grant of money, by way of supplementary payment, to meet special needs, to a man who, on the advice of doctors, received private osteopathic treatment.

Lord Goff accepted Mr Dobson's argument that, since the court had held that he was not entitled to a grant of money, by way of supplementary payment, to meet special needs, to a man who, on the advice of doctors, received private osteopathic treatment, it was not a "medical" treatment.

Mr Justice Michael Davies said that the tribunal had been asked to consider the question of whether the treatment was medical or not.

Lord Goff accepted Mr Dobson's argument that the treatment was not medical, according to the plain words of section 6.

Lord Goff also said that section 7 gave the tribunal the discretion to make a supplementary payment to a claimant in respect of special needs, if the claimant could not bear the cost of the treatment.

The application was well-founded and the tribunal's decision had to be quashed.

Solicitors: Solicitor, Department of Health and Social Security; James Saunders & Co.

Sacre bleu! Texas Jack hits the trail again in le sauvage Far West

The immortal James Thurber once recalled the pleasure he derived from early French novels about "le Far West". It was my good fortune, while cleaning out an attic in France last year, to come across several surviving specimens of the genre, apparently from the early years of this century.

"Texas Jack, la Terre des Indiens" had run into its third number ("en vente dans toutes les librairies, Gares, Kiosques, etc.") entitled *Le Faune Rouge du Fort Leaton*. It sold for 15 centimes however much that was in those days, and was seemingly printed in Berlin, of all places. I would date it around 1910. The author is anonymous.

The cover (in three-colour printing) shows the mustachioed hero in buckskins assailing a marauding Indian within the wooden walls of Fort Leaton located "à un endroit fort dangereux de la forêt vierge, juste au point de frontière avec le Mexique".

There is something intriguing about the colour of the Indian in the cover-picture, something which any French adolescent would have spotted as the clue to the mystery.

Texas Jack—his real name is said to have been Jack Hawkins—was born "dans une modeste ferme sur les bords de la Rivière du Nord-Cancan". A trying childhood during which his foster-parents were massacred by Indians killed him the passion "de purger le sauvage Far West des coquins à peau rouge ou Manche, des Indiens et des bandits qui l'infestent."

Assassination mysteries

Jack was dispatched by the White House itself to solve the mystery of nightly assassinations and scalpings of sentries at Fort Leaton. Not that scalping was necessarily fatal. As Jack observed during his first meeting with the commandant, Colonel Mac Kay: "Je connais de nombreux de gens scalps auroreurs par des guerriers indiens, et qui se portent aujourd'hui comme vous et moi!"

Mounting guard on his first night, Jack is approached by the Colonel's young blonde wife, Mistress Lucie Mac Kay,

David Bonavia

making a name for himself. The present unpredictable weather has made long-term planning virtually impossible for trainers, and the tension caused by this situation was apparent the moment I arrived. On a tour of his stables the trainer's remarks were short and to the point. When I commented on the magnificent condition of Grand Trianon, Gifford said: "That's because he is still a colt; even horses always carry more condition."

Finally we came to the stable's star, Tiepolino, a handsome bay full of quality. He looked well enough to me, but the trainer was not 100 per cent happy about him. "He is coming back to us best fast but takes a horse some time to recover from being gelded."

Back in the house it was impossible to get a word in edgeways as the telephone rang incessantly. First the trainer dialed his jockey, Bob Champion, to discuss tactics at Worcester. Immediately the receiver was replaced by his assistant, Richard Parker, who said that a horse was hemorrhaging badly. Would Gifford call the vet? Meanwhile, an outside lurcher, called Hennessy, paced nervously up and down the room.

I talked to Mrs Gifford, trying to have her drop the fascinating bits of information Gifford was giving the owners who phoned in one

who offers him a refreshing drink: "Je vous ai préparé un excellent whisky soda", she explains demurely. "Cela vous plaira, je suis sûre."

Suspecting perfidy, Jack empties the drink down his shirt-front, gallantly commenting "Exquis!" Then he feigns sleep. A half-hour later, he is surprised to see a redskin-like figure creep up on him with "un bowie" in its hand (one wonders how this booklet would have survived France's latest language laws).

Overpowering his would-be scaper, Jack quickly discovers that it is Mistress Mac Kay herself, and her first request is a reasonable one: "Ne me pressez pas ainsi la poitrine avec votre genou. Si mon mari vient, je suis perdue!"

Jack inadvisedly allows her to explain herself tête-à-tête with her husband, the elderly Colonel, whereupon Mistress Mac Kay scalps the poor fellow and sets fire to the fort, escaping in the ensuing confusion.

Jack and his faithful horse Jumper set off in pursuit and have a series of adventures in their search for the delinquent lady, who is in fact acting to avenge the slaying of her former redskin lover.

In one great battle, a band of white men is outnumbered defending the summit of a rock escarpment. The Indians show remarkable dexterity by climbing the sheer rock-face "brandissant leurs tomahawks au-dessus de leurs têtes" (and incidentally violating a rule of French plurals which I, for one, was taught at school).

Finally, Mistress Mac Kay is lassoed by Texas Jack in a fray at the gates of Fort Leaton. And although this outpost is several days' march from the nearest white settlement, her fate is easily decided: "Elle fut traduite dès le lendemain devant un conseil de guerre convoqué au Fort Leaton, sur un ordre envoyé télégraphiquement de Washington." Neat!

For those who may doubt the existence of the redoubtable hero, the blurb assures readers that "son nom a été inscrit dans le Livre d'or de la Maison Blanche". Barnum and Bailey offered him \$10,000 a week to tour America and Europe with them, but his proud reply was: "Je reste dans ma Forêt vierge."

Mounting guard on his first night, Jack is approached by the Colonel's young blonde wife, Mistress Lucie Mac Kay,

and promote disillusion. No one can gain from that, except our enemies. The prolonged slanging match must contribute to a lessening of national pride, and thereby of international respect. This is no light charge.

Sir Harold Wilson and Lady Falkender must carry a heavy responsibility for the electoral retribution now threatening Labour—but abetted, strangely enough, by the austere Mr Haines. If their party is falling in others, this is not an edifying narrative. Nor is it innocuous. Politically, the Prime Minister has grounds for dismay, even

As to the notorious resignation honours (not that they account for more than a fraction of this catalogue of folly), you can believe Sir Harold Wilson and Lady Falkender or you can believe Mr Haines: they cannot all be telling the truth. Who is to be trusted? Like me, you have probably formed your own judgment. For my part, I do not intend to explore the nature and origins of that preposterous red call any further, having done so when it was promulgated—and to some effect (you may remember Lady Falkender's famous letter to *The Times*).

To my mind, the underlying danger is much more serious than the immediate repercussions. Nor can Mr Haines be exonerated from the consequences. Is it right, in all propriety, that he should publish these recollections? As a Simon Pure socialist, he may be able to defend his decision philosophically. But there are obligations to be considered. Lots of people could expose old colleagues to ridicule or worse: few choose to do so, however injured they might feel, and this is conspicuously true of public servants, of whom Mr Haines was one.

What is beyond doubt or conjecture is the damage to the Labour Party—but not only to the Labour Party and the present government. The deeper effect must be to undermine confidence in our institutions and in the probity of public life, to encourage scepticism

and promote disillusion. No one can gain from that, except our enemies. The prolonged slanging match must contribute to a lessening of national pride, and thereby of international respect. This is no light charge.

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to be noted for outstanding courtesy and attention. It would do the business no harm if the earlier standards were restored—and that reflection probably applies to both the businesses in England.

Free" was Churchill's call in

Orpington, his ultimately successful rallying cry. Twenty-six years afterwards, Mrs Thatcher could scarcely improve on the precedent or the phrase.

The public row over Mr

William Camp's appointment as

head of the railways for

should I say of their chairman,

Mr Peter Parker, may be

overdone, as I believe,

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RANGE TALES FROM IRAQ

ts from Syria and Kuwait past two days indicated Iraq had closed its border both countries. Yesterday ports were officially denied ghad. It must therefore be assumed that the closure was temporary. Almost certainly it was related to incidents occurred earlier in the during the annual pilgrimage the Shi'a Muslims to the shrine of their martyr, Husain ibn al-Karbalah. According to officials, these incidents caused by "agitators" of unknown origin who tried to stir up among the pilgrims out anti-government slogan.

Today, when the marchers reached the town of Haidar-purh of the holy city of Najaf, the agitators, who apparently armed, attacked a station killing one man, wounding a woman and a in indiscriminate shoot. They were arrested, and a day stringent security measures were taken in itself, in the course of a man was found trying explosives in the shrine itself. He was as "an agent of the regime".

Events are open to interpretations. The comprises the majority Arab population in Iraq, moreover, the established Iran. But the leading in Iraq's ruling Baath along to the "orthodox" cult, as do the majority population in most other countries, including Syria. Iranian President, however, of his most trusted states follow the Alawite which is a variant of the The Syrian regime also

calls itself Baathist, but is regarded as heretical by the Iraqi Baath, since it results from a military coup carried out in 1968 against the wishes of the pan-Arab party leadership. This dispute over legitimacy has been aggravated by differences of national (or, as the Baathists would say, "regional") interest between Syria and Iraq, and latterly by widening differences of policy towards the Arab-Israel conflict, the Palestinian resistance, and the Lebanese civil war. Each regime has come to regard the other as its bitterest enemy, and no holds are barred in the struggle between them.

Until March 1975 Iraq was also involved in a bitter ideological conflict with Iran, in the course of which Iran posed as the protector of the oppressed Shi'a population in Iraq, and several Shi'a religious leaders were executed in Iraq for alleged conspiracy against the Baath regime. The spectacular reconciliation between Iran and Iraq may therefore be supposed to have benefited the Shi'a population in Iraq; and it certainly made life easier for Iranian pilgrims visiting the Shi'a holy places. On the other hand it was almost certainly a certain disastrous for the Kurdish autonomous rebels in northern Iraq, whose revolt collapsed after the sudden withdrawal of Iranian support.

Lately, however, there has been a growing number of reports of renewed guerrilla fighting in the Kurdish mountains, and of savage reprisals by the Iraqi authorities against Kurdish civilians.

Both Kurds and Syrians might therefore be supposed to have an interest in provoking conflict

a priori be ruled out.

OUR DEAL FROM THE LIFE OFFICES

all the new ways of life have been developed in years, the traditional life assurance policy with stable life office still its pride of place for middle people and white workers in general. In the use who have these policies been well satisfied by tracts into which they entered. There has however been one minor irritation, namely the life assurance contract to policies which one reason or another, surrendered. This irritated by a minority, me a much more general in these increasingly times.

al endowment policy is for a period of twenty-five years. No one prudent in his or her affairs, can any longer than a major change worse in personal financial instances will not take such a long period. In fact, high housing or costs, high domestic unstable property market sudden unemployment all combined to make of personal finances impossible, over any such a long period. a hundred combinations why someone immediately wish to re-order their notice. Those in effect, a substantial

proportion of their savings locked into a life assurance policy with some years to run find that, if they are to mobilize those savings, they have to pay a penalty that is unjustifiably high.

We publish on page 18 a survey of the surrender values currently being paid by a cross section of established and reputable life offices. It reveals quite clearly that, for anyone who fears that he may be forced to surrender a policy before its full term, the traditional endowment policy is an unacceptable risky investment. All the advantage goes to those who stay the full term of their contracts.

The traditional view in the industry is that an endowment policy is a contract. Anyone who surrenders a policy is, therefore, technically breaking that contract. It is questionable, however, whether this legal view is justified in today's economic circumstances. A better balance needs to be drawn between the rights of those who stay the full course and those who are forced to realize their savings.

It goes without saying that there should be some deterrent to frivolous surrender. The initial administrative costs of establishing a policy also make it legitimate for a surrender penalty to be heavy in the early years of a contract. In addition, proper account should be taken of the fact that an endowment policy also provides the policyholder with full life insurance

cover. When all these factors are taken into account, however, it is not satisfactory that people who have been saving for ten and fifteen years get little more than the money back that they have paid in premiums when they are forced to surrender. In some cases they will not even get their money back.

There is an element of paternalism in the attitude of life offices which produces this result. They ought, in our view, to look on themselves more in the light of trustees, for the savings of each individual policyholder. Taking due account of administrative and other costs and having a conservative view of the ups and downs of the investment cycle, life offices should pay surrender values that are related to the part of the invested funds that an individual's premiums to date represent.

It cannot be a good advertisement for the industry that, on present surrender values, a saver would be better off for a given level of premium after ten or fifteen years had he taken out ordinary life insurance and put what was left over on deposit with a bank or building society. If the small print on prevailing surrender values were forcefully drawn to the attention of those on the point of taking out twenty or twenty-five year endowment policies, many of those who enter into them would be substantially discouraged.

wicket (577 and 574) were made. The first wicket record was one which England could reasonably have expected to keep, and the shock of it being taken away is the greatest for that reason. In fact, Miza and Akhtar took less than seven hours, nearly an hour faster than Holmes and Sulcliffe had taken.

The sadness is that the record will never come back to England. Quite apart from the general lack of batsmen talented enough individually and, more important, in combination to achieve such scores (Greenidge and Richards of Hampshire are possible exceptions), the rules of county cricket no longer permit more than 100 overs to be bowled in an innings. The scoring rate required could not in practice be attained. It is striking, too, that the record was broken by two batsmen not thought good enough to tour with the Pakistan national side.

That may suggest a depth of batting strength which England may have cause to fear in years to come.

M 555 TO 561

ishman may be forgiven of regret at the news. Pakistans, Miza and have quietly displaced record books one of and Yorkshire's cricketers' fees. In earlier this week they set a world record first partnership of 561, going to second place—out of obscurity—Holmes, who, in 1932, at playing for Yorkshire Essex, fashioned 555 and elegant runs

which—it was more than 70. Eleven times it more than 250. Is it unfair to doubt that Miza and Akhtar will broach that degree of exact and consistent timing? was there an incident, bat game in Karachi, still be talked about from now, as men still

birds, in statements were in some ways inaccurate; for example, regarding the comparative risk posed by oil on the water and ashore while no proposals were put forward for dealing with the problem. While the RSPCA have also recently established a rehabilitation centre, with their share of the money subscribed to it, birds affected by oil from the Torrey Canyon, it is located in south-west Britain, at the opposite extremity of the country from the area where the worst threat now occurs, and it seems doubtful how many oiled birds will ever reach it. So far as I can make out, little attempt has yet been made anywhere to experiment with more effective ways of preventing birds from becoming oiled in the first place.

In the circumstances, it is perhaps fortunate that (ignoring their other drawbacks) North Sea oil developments are in fact proving

rather less prone to cause pollution than an equivalent volume of shipping. Despite earlier gloomy prognostications, so far I have only managed to trace one bird seriously polluted with North Sea oil. Note the less oil pollution from both tankers, and in some of the worst cases merchant ships still persists, and we still await the formulation of more effective action to deal with it by both official and voluntary bodies, which have become somewhat complacent recently. It is really not enough to call up a helicopter to dump unwilling birds back in the sea. It is time we were presented with some clearer proposals for action to prevent the birds becoming oiled.

Yours faithfully,
W. R. P. BOURNE,
3 Contaline Place,
Aberdeen,
February 9.

Eire's attitude to terrorism

From Mr David James, MP for Dorset, North (Conservative)

Sir, As the conjunction of news on your page 2 (Thursday, February 10) so greatly failed to make any lover of Ireland wince in weep.

The first four columns deal with the convictions of five terrorists on six charges of murdering innocent people, one of manslaughter and several of indiscriminate restaurant bombings. The next column reports the Strasbourg "torture" hearing and the Irish demand that those involved should be prosecuted.

I have no doubt (and the Government's interrogations methods used were a grievous mistake, even though I think it would sooner be subjected to them rather than be knee-capped with an electric drill. But those involved received generous compensation from the British Government; while I am not aware of any Irish offer of compensation for Mrs Rose McWhirter or Mrs Hamilton Fairley. Doubtless the Irish Government would assert that they are responsible for IRA actions, but that is hard to square with their Court's refusal to extradite more than 30 people charged with murder on the grounds that random killings and bombings were "politically" motivated.

A large number of the 1,700 people murdered have been British soldiers, who alone stand between Ireland and a civil war that would make 1922 look like a respite for the "treacherous" Syrians?

That may seem a far-fetched speculation, but hardly farther-fetched than the plot of General Nazem Kazzar, the former Iraqi security chief, who was executed in July 1973 for attempting to assassinate the President and Vice-President while holding the defence and interior ministers hostage—apparently planning to accuse them of the crime and proclaim himself the saviour of the country. Iraq is a strange country, where even the strangest explanations of events cannot

be ruled out.

Had the Irish concentrated more

on being right than righteous,

and handed over Mrs Rosie McLaughlin and Father Bartholomew Burns (to mention but two) to the British authorities for trial, it is highly likely that the power sharing executive in Stormont and the Sunningdale agreement would have survived; and Ireland might have been well on its way to *de facto* unity, as it would have been, but for IRA activity, from 1968 onwards.

But one can sympathize with the North's suspicion of the Republic's irrational intransigence.

I am a friend of Ireland but friendship is sometimes best served by candour.

Yours faithfully,

DAVID JAMES,
House of Commons.

Czech human rights

From Mr Ken Coates

Sir, Bernard Levin (February 1) is characteristically unjust about the attitude of the left wing to the puppet government of Czechoslovakia.

Since Charter 77 was published by the Czechoslovak opposition, the Bertrand Russell Peace Foundation has been canvassing a declaration of solidarity among Socialists and Communists in every European country. Signatures are still coming in daily, but it is already very clear that the overwhelming majority of European Socialists and Communists are in agreement with the courageous people who have challenged the repression in Prague. Already 72 Labour MPs have signed that appeal.

We challenge Mr Levin to secure a similar response from Conservative MPs in protest against the bloodthirsty regime in Iran. Perhaps he might invite your distinguished contributor, Lord Chalfont, to help him.

Yours sincerely,
KEN COATES,
Director, The Bertrand Russell Peace Foundation Limited,
Gamble Street, Nottingham.

From the Editor of Comment
Sir, in today's *Times* (February 11) you state that you are publishing the "first authenticated translation" of Charter 77.

This is incorrect. We published such a translation in *Comment* in the issue of February 5, two copies of which were delivered to you on February 2. The translation was done for us in London from a photocopy of the Czech typescript.

Yours faithfully,
PAUL OLIVE,
Editor, *Comment*,
16 King Street, WC2.

Napoleon's coat

From Miss Rosemary De Saumarez

Sir, I think I can answer the queries at the end of Dr Weiner's letter of January 18, as to whether the dark green uniform coat, lately bought by the Duke of Wellington, was worn by Napoleon at Waterloo, and how it came into the possession of the Blücher family.

The late Count Alec Blücher told me it was not worn by Napoleon during the battle but was one of the uniform coats placed in coaches near the area fought over. This was for Napoleon to be able to change his coat if necessary to prevent the disengagement of his troops had they seen him in a mud-spattered or blood-stained uniform. This coat, and the coach it was in were sent to Germany by Marshal Blücher, after the battle.

Count Alec's father, Count Lothair Blücher, went to Radun in Silesia in 1822 to fetch the coach. Count Lothair said it was so dilapidated it had to be destroyed.

Such forthright in planning a battle is typical of Napoleon, and part of his greatness as a general to which Wellington paid so high a tribute, as quoted by Mr Gilmour in an earlier letter on this subject.

In a letter written on March 23, 1815, Napoleon, lately returned to Paris from exile in Elba, sent instructions to the Governor of that island for a canary-coloured travelling carriage, a state carriage and two coaches to be sent with other of his possessions to Paris. These may have included the vehicles used at Waterloo.

Yours faithfully,
ROSEMARY DE SAUMAREZ,
Les Chênes Verts,
Mont Marché, Forest, Guernsey, CL

LETTERS TO THE EDITOR

Criticism of the Royal Family

From Mr D. E. Spilsbury

Sir, As one of Tom Littlerick's constituents I should like to state my whole-hearted support for his political criticism of Philip's political attacks on the welfare state. Ronald Butt (February 10) is too experienced a journalist for anyone to criticize him for having missed the point, therefore his abuse of Tom Littlerick and the proposal of "Nationalise" must be a deliberate distortion.

But says that the Prince had only spoken about "the need for challenge, opportunity and responsibility", something "now being debated in all political parties". By whom? Is it true that the welfare state is under attack from the right wing of the Labour Party as much as from the Tory Party, but that is not a reason for the consort to leave the political arena so blatantly.

Littlerick, not Butt, is right over the "work" done for the royal wages, and it is typical that Butt now thinks that Philip should be able to comment on what he admits to be contentious issues and remain immune to criticism of his own privileged

status which took her mother and father six months by sea, at a time when air travel was still in comparative infancy.

He had the honour of accompanying the Duke and Duchess of York on their tour of India. We travelled on the battleship HMS Renown across the Atlantic to Jamaica, through the Panama Canal and across the Pacific to Fiji, calling at the Marquesas Islands on the way. From Fiji we went, as will the Queen, to a landing at Auckland and through New Zealand from north to south. Thence across the Tasman Sea to Sydney and visits to the other Australian State capitals and the inauguration of the Prime Minister of Australia. The Queen's birthday, May 9, 1927. The homeward journey began, as will the Queen's from Perth and we proceeded by way of Mauritius, the Suez Canal, Malta and Gibraltar.

When that tour started, Princess

Elizabeth was not yet nine months old and we were in Melbourne on her first birthday.

Yours faithfully,

JAN LUCAS,

Parrots Close,

Crook Green,

Rickmansworth,

Hertfordshire.

February 10.

Tone of political memoirs

From Dame Anne Godwin

Sir, Cattiness and pettiness are supposed to be essentially feminine traits. Is it not strange that the two recent memoirs of these arts, in their diaries and memoirs, have been male?

And isn't it odd that in each case our hero's wounded vanity has been aroused by an intelligent, competent and experienced woman?

I look forward to the day when some woman will write a full, frank and feline book on "men I have worked with". I hope she makes a nice lot of money.

ANNE GODWIN,
25 Fulbrook Avenue,
Worcester Park,
Surrey.

February 10.

From Mrs Mary Watts

Sir, One can sympathize to some extent with Lord Longford's dislike of seeing dirty linen washed in public but he should realize that, if dirty linen is not washed at all, and in this case the dirty linen in question is not some private squabble or scandal, but the mode in which were decisions of great importance were taken.

In discussing the part played by Lady Falkender one is not concerned with the foibles of a private individual but with a very strong, possibly the strongest, personal and political influence on the Prime Minister of this country at a time when we faced economic and political catastrophe, and the electorate is entitled to know in what manner, and indeed, by whom, crucial decisions were made.

In this context it should be realized that a distinction made between public and personal life is artificial and quite meaningless. The mind functions as an organic whole—there are no compartments labelled "public", "private", or anything else. Decisions, like all mental processes, are the result of immensely complex psychological interactions, both conscious and unconscious, going on all the time, and, unless an individual is psychotic and dissociation processes are taking place, he can no more seal off one part of his mind to prevent other parts intruding than he can stop breathing to prevent noxious elements in the atmosphere intruding.

Yours truly,

MARY WATTS,
327 City Road, EC1,

February 10.

From Mr William Gates

Sir, At a ceremony last September, when Sir Harold Wilson presented a bronze bust of Mrs Meir to the Israeli Ambassador, I asked Lady Falkender if Alastair, age 10 years, could have Sir Harold's autograph.

Lady Falkender came back a little later with a piece of paper on which was written "For Alastair from Harold Wilson". Alastair wrote and thanked Lady Falkender and she wrote to Alastair saying how pleased she was to get his letter and that she would show it to Sir Harold.

It may be naive of me to say so, but the trouble she took over one small boy gave quite a few of us—his parents, and Alastair himself—a great deal of pleasure.

Yours faithfully,

WILLIAM GATES,
909 Hood House,
Dolphin Square, SW1.

February 10.</p

managers
st go,
uld be
call

ian Fox
Correspondent

to the Football
being so firmly and
assured by the Dutch
football is our model will
it. The week's problems
return to England
affairs that would
seem startling have
the after-glow of those
shirts of the Nether-

United's players
to walk out over the
appointing a new man.
Burley's supporters are
out of today's second
match. How can
a protest against the
of the club's chair-

Lord. Crisis in their
but of no wide sign
should be with the
raising standard of
of our near Com-
ghibours.

upon the sad perform-
England on Wednesday
predictable cry 'Revive
vibrant spirit' for the bridging
of separation between the
ne and that of the in-
tch. If anyone has to
must be the blinder
and as far as who
that the introduction
interrupts training.

as for players who can
rescue England almost
will be viewed with
though in the short
be helpful to find
sensational what
a comprehensive review
against Luxembourg
of next month. Pearson,
after United, certainly
attack some direction
was brought on against
but other players may
choice for this coming
iconoclast, of Arsenal,
comes to mind in spite
it. Mariner, Ipswich
that, while the manager
has been overlooked
months but is worth
these candidates are
lived in club matches
and for international
the fixtures. Ipswich
and Man-
Arsenal bring most
bring further troubles
as Tottenham Hotspur
ester United at White
gate, the England
in tiny little space in
by the first
Aston Villa who has
Tottenham Hotspur
to a useful
Spain who are
without three of their



Ron Harris, one of football's hard men, shows a strong dislike for mud during training at Stamford Bridge.

defenders. Beattie pulled a
muscle at Wembley. Hunter
strained his back in a midweek
game in Sweden; and Burley
aggravated a knee injury when
playing for Scotland's under-21
team.

England are to return
traditional strength there could
be more traditional choices for
ward than Macdonald, who today
confronts the much improved Manc-
hester City defence at Maine

Road. This is another match sur-
facing from the injury effects of
Wednesday's international. Man-
chester City are sure the third
defender, Watson, will
have recovered from a sprained
ankle and Booth stands in readiness

for his second game of the
season. Arsenal have no injuries,
but this week there were signs
that the manager, Terry Neill, was

not going to put up with many
more lapses of discipline on the
field.

Few first division games will
not be deprived of familiar

names. Derby County, at home
about McFarlane, Gammie,

Thomas and Mackay; Leeds will

give tests to Eddie Gray and

Cherry, and Tottenham's goal-
keeper, Jennings, is still troubled

by an ankle injury and is unlikely
to play again this season.

Ange Clegg, former former
and probably future England cap-
tain, makes his return to the England
team should not be delayed.

Heavy rain this week has caused
more postponements. After escap-
ing the worst of the long freeze,
Liverpool have fallen victim of
an apparent recurrence of the Rovers'

football Union last night and his
team should not be delayed until April 1.

Claxton was suspended for 14
weeks after being sent off in
Middlesbrough's county match against
Eastern Counties last October, for
pushing. He was then banned
from football for six months by
the Middlesex disciplinary com-
mittee for playing in a Sunday
match while under suspension.

Claxton, reported to be an
abrasive forward, felt he had a
case in appealing against the
second suspension and he had the
right regard.

Richard Dennis has been
appointed acting manager of
Newcastle United until the end of
the season. The appointment came
after a meeting between Dennis
(the chief coach) and the New-
castle United Cup-tightener, the Newcastle
secretary, said: "A further con-
tract gives Mr Dennis assurances
about his future with which he is
completely satisfied. The directors
have demonstrated their faith in
Mr Dennis and hope the players
and supporters will share his
confidence in his services."

The reference in the statement to assur-
ances about his future is under-
stood to mean he will continue as
chief coach if he is not retained
as manager at the end of the
season.

Newcastle's former manager,
Gordon Lee, has made his first
signing since joining Everton.

Stoke's former England full-back,
Michael Pejic, has joined them
for £135,000. Pejic, who won four
international caps in 1974, joins

a lengthening list of players who
have left Stoke this season.

Last night's results

First division: B. 1-0. B. 1-0. B. 1-0.

Third division: Bury v Tranmere Rovers.

Fourth division: B. 1-0. B. 1-0. B. 1-0.

HUCCY LEAGUE: B. 1-0. B. 1-0. B. 1-0.

Europa: B. 1-0. B. 1-0. B. 1-0.

Bristol City: T. 1-1. D. 1-1. D. 1-1.

D. 1-1. D. 1-1. D. 1-1.

W. 1-1. W. 1-1. W. 1-1.

PERSONAL INVESTMENT AND FINANCE

Taxation: Readers ask

More about the child benefit scheme and deeds of covenant

This week I am answering some of the many letters I have received from readers. A fair number of you wrote after my articles on child benefit and child allowances. In one of the articles I suggested that it would be a good idea to take out a deed of covenant for a gross payment of £350 in favour of children who have reached the age of 18, have no taxable income, and are receiving full-time education.

A reader points out that to be effective for tax purposes the covenant would have to be capable of lasting for more than six years, in the latter part of which the child would most likely be earning an income.

He adds: "Further, under the proposed 'Child Benefit Scheme', income tax relief will be phased out and the new child benefit will not be payable in respect of children who have reached 18. These two points are surely relevant factors in deciding on the advantages, if any, of taking out a deed of covenant as you suggest."

These long-term considerations need not put one off getting the immediate benefit. I agree that the covenant must be capable of lasting for more than six years but if in the meantime both covenantor and covenantee agree to cancel the deed then future payments do not have to be maintained and the previous payments held good for tax purposes.

As blood is supposed to be thicker than water, one would hope that the child would come down on the suggestions of the parent. If the blood turns out to be thinner there would in any case be no tax disadvantage, unless the child's income became sufficiently high to attract tax at the higher rates and the investment income surcharge.

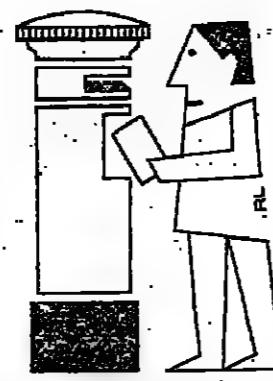
On the same topic a reader asks for further information about taking out a deed of covenant in favour of a child and inquires whether it would be effective for a younger child.

The reason for taking out a deed of covenant is that the payer gets tax relief at 35 per cent (assuming, of course, that he or she has sufficient income taxed at the basic rate to cover the gross payment), so on a gross commitment of £350 tax of £122.50 will be deducted at source and the recipient gets the balance of £227.50. There is no relief at the higher rates.

From the recipient's point of view every single person is entitled to a tax-free personal allowance of £735, so any tax suffered at source on income below this figure can be reclaimed. The point of restriction is to avoid (at least for the time being) child benefit completely taking over the loss of child allowance.

All this only works for a child who has attained his or her majority. A parent cannot for tax purposes transfer income to a young child, a grandparent can; but in this case the great amount has to be restricted to £115 because of the rule that investment income in excess of this figure will restrict the child allowance.

On the subject of child benefit and child allowances a



reader writes: "We have two children aged 19 and 21 both at university (add continuing there in 1977-78) for which we now receive a tax allowance of £355 each, as we contribute towards their maintenance. Under the new child benefit system only children under 19 on April 1, 1977, are eligible for benefit, which excludes our two. At the same time (according to your article) our income-tax allowances for them will be considerably reduced. Is this correct?"

I am afraid it is. However,

the Inland Revenue has made a statement on this point as follows: "With regard to parents of students, those who are liable to a parental contribution will benefit from adjustments to be made in the parental contribution scales for student grants in the academic year commencing in September, 1977 (and subsequent years), to take account of the reduction in child benefit.

Child benefit is not in any event a benefit in its own right and, in view of the adjustments to be made in student grant arrangements, it is proposed as from October, 1977, to exclude from entitlement to child benefit students under 19 on advanced courses."

Just whether this reader will be worse or better off on balance under the new scheme remains to be seen.

To finish on a quite different topic, a reader tells me that owing to oversights by two accountants with whom he has been dealing and the delay of the Inspector of Taxes in dealing with his tax return he is now out of time in pursuing a notice for separate assessment. In an article of mine written some months ago there refers to the fact that the Inland Revenue has power to extend the time but will only do so in special cases.

The reader adds: "I presume that such power derives from a section of one of the Finance Acts and would be most grateful if you could let me know the authority for this statement that I can refer to it when I next take up the matter with the inspector."

The reader is referring to an election for the separate taxation of wife's earnings which, in appropriate circumstances, is a tax-saving claim and is quite different from "separate assessment" (which is simply authority to the Inland Revenue to apportion the total tax liability between husband and wife).

The authority for the Board of Inland Revenue to extend the time limit for separate taxation is contained in section 23(2) of the Finance Act 1971.

Vera Di Palma

Insurance

Need for a new look at surrender values

Twenty, even 15 years ago, we lived in a world of modest inflation and low interest rates, and with every reasonable expectation that any change in our circumstances would inevitably be for the better.

Through bitter experience most of us have had to retract our belief in this pleasant state of life. Inflation is rampant, interest rates, despite their recent fall, are still penal and at the best all we can look forward to is a slight easing in the pay policy and a tiny improvement in our take-home pay packet. At the worst there is the spectre of unemployment.

In these changed circumstances long-term personal financial planning has become difficult for all and impossible for many.

In almost every field of saving this fact is recognized. In the stock market a long-term view is now no more than a year—or even six months, some would argue. Parents, faced with the increasingly heavy burden of private education, will read to hop in and out of state schools to ease the pressure of fees.

Building societies no longer impose surrender penalties when house-buyers cancel a mortgage early, because they wish to move house. The hire purchase industry has had imposed upon it the condition that borrowers should be able to repay their debts early without adverse financial consequences.

But one major area of activity in which most of us are involved has still to alter its approach to take account of this world of rapidly changing circumstances—the life assurance industry.

Life assurance is by its nature a long-term commitment. Any one who has had experience of surrender a policy will know how rigidly this view is imposed by the industry.

There is little sympathy and a sharp penalty in the shape of a very poor surrender value

on the policy—for having "broken" the contract.

There is no global information about the number of people who surrender their assurance policies each year, but the figure must be significant. Each year since 1971 the life assurance industry has paid out more in death claims than it has

on the policy—for having "broken" the contract.

The remaining proportion of the premium (although with traditional policies, as opposed to unit-linked contracts, this division is not yet identified) becomes part of the invested fund. This fund is invested to ensure that the life office can meet its full range of contractual liabilities with some to spare—the surplus.

The surplus goes to reserves

and is partly distributed later as bonuses, both reversionary

and terminal, and—according

to a strict formula—to share

holders in proprietary offices in the form of dividends.

The dispute about surrender

values centres on how much

of the available surplus should

be given to policyholders

who, for one reason or another,

are unable to stay the course.

To a man, actuaries employed

by insurance offices will argue

that surrendering policyholders

should get only the bare

minimum.

As the accompanying tables

show, individuals who have

been contributing to a policy

for as much as 10 years may

be in the position of receiving

less back than the amount they

have paid in premiums during

that period, even after allowing

for tax relief."

SOME LGW SURRENDER VALUES

25 yrs endowment surrendered after

10 yrs surrendered after

5 yrs surrendered after

10 yrs £1,000 £500 £500

Total premiums paid: £1,193 £3,619 £521 £1,320

Prudential . . . 1,005 3,172 476 1,205

Norwich Union Life . . . 1,078 3,411 477 1,291

Standard Life . . . 1,133 3,486 507 1,255

Legal & General . . . 1,018 3,413 513 1,324

Co-operative Insurance . . . 1,106 3,039 488 1,210

Commercial Union . . . 1,084 3,552 476 1,226

Scottish Widows Fund . . . 1,000 3,114 404 1,199

Guardian Life . . . 926 2,932 451 1,168

Pearl Assurance . . . 1,071 3,268 500 1,217

SURRENDER VALUES OFFERED BY THE BEST SELLING LIFE OFFICES

22 years with profits 15 years with profit endowment endowment surrendered after surrendered after

10 years 20 years 5 years 10 years

£1,000 £2,000 £500 £1,000

Prudential . . . £1,193 £3,619 £521 £1,320

Norwich Union Life . . . 1,005 3,172 476 1,205

Standard Life . . . 1,078 3,411 477 1,291

Legal & General . . . 1,133 3,486 507 1,255

Co-operative Insurance . . . 1,018 3,413 513 1,324

Commercial Union . . . 1,106 3,039 488 1,210

Scottish Widows Fund . . . 1,084 3,552 476 1,226

Guardian Life . . . 1,000 3,114 404 1,199

Pearl Assurance . . . 926 2,932 451 1,168

Sun Life Assurance . . . 1,071 3,268 500 1,217

Policy value available on early surrender on May 1, 1976.

Policy effected by a male age 30 next birthday at entry, paying an annual premium of £100 p.a.

Source: Planned Savings.

Policyholders who are forced to surrender their policies can and do argue that it is they who are being discriminated against. The policyholder who is able to stay the course not only receives all the reversionary bonuses credited to the policy, which surrenderees do not, but also gets handsome terminal bonuses into the bargain.

Terminal bonuses are a modern innovation which recognises that the ultra-cautious bonus policy of life offices was not permitting policyholders to share fully in the profits of their invested funds. The terminal bonus is a system of rewarding each outgoing batch of policyholders in relation to the underlying performance of the life fund during the period they have been with the company.

There is now an overwhelming case for saying that, at current low levels of surrender values, those receiving terminal bonuses get too large a share of the cake, leaving only crumbs for those who, after paying in for 10 or 15 years, are forced to surrender their policies earlier.

Reform along these lines would not alter the main structure of the life offices or force them to adopt a different, more conservative reversionary bonus structure. People surrendering policies do not expect exactly the same return as the investor who stays the full and agreed length of the course. But they are now being penalized by the insurance industry philosophy of pitching surrender values at what is fundamentally a deterrent level.

A situation where someone who has been saving through a life policy for 10 years would be far better off taking out a term assurance and putting the rest of his premium into a building society is not one that can really be tolerated today.

MS

Another takeover bid sets the adrenalin flowing

Before the arrival of the British Rail Pension Fund on the scene a number of management groups were having a stab at improving the situation. Electra House announced that it was working on a scheme to merge Cable & Globe, where there are large crossholdings, to form a £150m colossus. Henderson is merging Mandip with the Cabot unit trust.

Hembro's medium-sized funds and Rothschild's New Court are contemplating action, possibly unification.

But it is British Rail's cheeky lob into the very heart of the investment trust establishment that puts most pressure on the rather gentlemanly world of fund management to do something positive about the industry. After the bid for LEGT, at around 5 per cent above asset value, there is obviously plenty of scope for an increase in the below-asset value offer for Standard.

Meanwhile, there is a flurry of liquidations, mergers and general activity going on elsewhere. Outside predators are showing their hand just as the investment trust industry has been indulging in some loud trumpet blowing in an effort to keep the private client older, whose disengagement over the past few years with wide discounts has emphasized the problems of too many shares and too few investors.

At the right price Touche Remnant, the managers, cannot say how its merger of Cable & Globe will operate, but there must be a possibility that with the recent appreciation in investment trust shares the £30m of crossholdings will not be eliminated, but floated out on the market—and this despite the fact that one of the welcome aspects of merger and

the short-term rather than encourage the long-term rationalization that the sector obviously needs.

Money managers like Slater Walker have made no secret of the fact that they would like to acquire the management of investment trust groups, but there are none for sale. A number of houses, Touché and Murray Johnstone included are owned by the trusts they manage and are therefore out of reach.

Utilization is another way of keeping funds within a management orbit as well as of eliminating the discount. Trust mergers certainly deal with the problem of cross holdings and the double discount to shareholders. They also create, as in the case of Cable & Globe, huge funds, quite impregnable to takeover.

Meanwhile, it could be a mixed blessing for the market. Electra House has not spelt out precisely how its merger of Cable & Globe will operate, but there must be a possibility that with the recent appreciation in investment trust shares the £30m of crossholdings will not be eliminated, but floated out on the market—and this despite the fact that one of the welcome aspects of merger and

the short-term rather than encourage the long-term rationalization that the sector obviously needs.

If all the plans under discussion do go through the amount taken out of the market so far would be about £100m, as against the widely quoted reduction of £500m needed to restore stability to the £600m sector. A flotation by Electra instead of float Cable & Globe's crossholdings stock

would be an unwelcome reversal of this trend.

A great deal of activity in investment trusts is of an ephemeral nature. It is easy enough to tidy up the fringes of the sector. Simonside, an independent investment trust, recently announced that it was planning liquidation if there were no offers in the meantime.

Large independents such as Mercantile must be vulnerable to a bid. The Leopold Joseph trust, where there are numerous crossholdings, must be ripe for change now that 21 per cent in one of them, Anglo Welsh, has just changed hands.

Institutions wishing to place a large amount of money in the market might find it convenient to find an investment trust vehicle. Some merchant banks, where a large number of client holdings affectively protect an investment trust, are less well known than the minority of specialist trusts.

Interest rates that has reduced the advantages of gearing. Managers have to find some way of justifying their investments other than as institutional bid fiddler. The pressure is on for them to do something rather than just buying some shares.

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TED BY MARGARET STONE

stor's week

Market falters on key policy fears

ing union opposition to stock market's recent gains in their opposition. The shares eased 2p to 90p, while A£'s lost 2p to 90p.

Another rejection came from Johnson Group Cleaners, up 16p to 48p. This time the suitor is Sketchley and the terms are worse: £4.7m, or almost 44p a share, that prices fell and only then because started to react to fears.

After months of takeover speculation Specialized Reprographic materials group Oralid agreed to a bid from Holland and the shares ended the week at 86p after a brief suspension at 100p.

All shares were hit by profit-taking at the start of the week but received a fillip on Thursday when the fifth round of North Sea exploration licences were announced by the Government. The majors, already well entrenched, made a muted response but other shares with North Sea interests gained ground. Typical were Associated Newspapers, up 4p to 154p, and Thomson Organisation which gained 8p to 402p.

Tricentrol continued to benefit from press comment and rose 8p to 136p.

News that the Price Commission is investigating beer prices weakened many brewery shares.

Among those worst hit were Bass, off 2p to 257p, Allied Breweries, down 7p to 60p, Bass Charrington, lower by 1p to 90p, and Guinness, down 9p to 128p.

The two outstanding results of the week came from Decca and Imperial Group. "Imps" is making a big effort in the king size cigarette market and its figures were more or less in line with market expectations. The shares lost 2p to 202p.

Decca, however, suffered for the whole week and the "A" shares were down by 22p to 233p after the chairman had sounded a warning on future profits.

With results approaching some of the "blue chips" were in retreat. Fisons, where full year profits are due next month, dipped 35p to 300p on fears that the fertilizer side will not live up to expectations, while Glaxo, whose figures are a little further off, were also a weak spot losing 27p to 430p.

David Mott

SHARE RISES AND FALLS OF THE WEEK

| | Company | Movement | Comment |
|-------|-------------------|------------|-----------------------|
| Up | De La Rue | 298p + 35p | Demand after results |
| Up | Johnson Grp | 48p + 16p | Sketchley offer |
| Up | Kitchen Taylor | 26p + 13p | London Trust stake |
| Up | W. J. Pyke | 36p + 12p | Speculative demand |
| Up | Tricentrol | 138p + 8p | Press comment |
| Falls | Hip Assoc Dairies | 223p - 27p | Profit-taking |
| Up | Deco "A" | 233p - 22p | Profits warning |
| Up | Dalgety | 235p - 21p | Disappointing profits |
| Up | Racial | 261p - 14p | Milo battle |
| Up | Vaux | 257p - 21p | Prices probe |

Trust performance

ST5: Growth & Specialist funds (progress this year and three years). Unitholder index 1,704.3 change from January 7.1%.

Offer to bid, net income included, over past 12 months:

avg over three years: +13.7%.

Spplied by Money Management and Unitholders, 30 Finsbury

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target 7.6 48.9 Target Preference -1.4 15.0

target Pre 7.6 48.9 Target Int F 1.4 22.9

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target 2.6 27.6 Arthurton East & Int -2.5 -15.3

target 2.2 2.2 Henderson Internat -3.3 -2.0

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target 2.4 20.4 Target Commodity -3.8 5.3

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target 2.5 41.4 Lawson American -6.8 -25.9

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Stock Exchange Prices

Account ends on a low note

ACCOUNT DAYS: Dealings Begin, Monday. Dealings End, Feb 25. § Contango Day, Feb 28. Settlement Day, March 3.

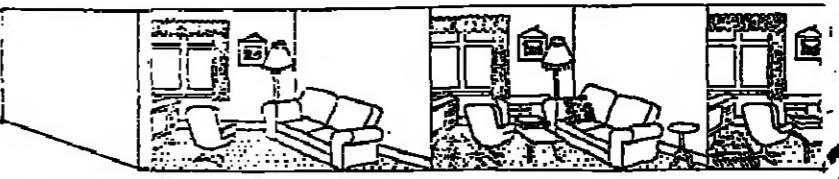
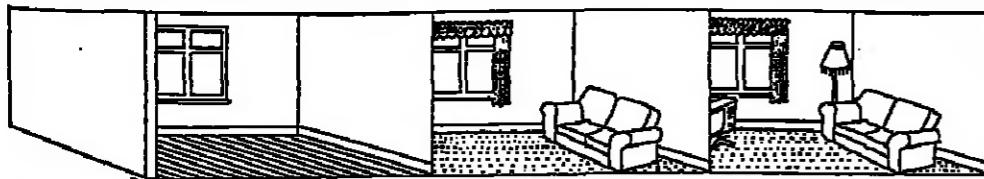
§ Forward bargains are permitted on two previous days.

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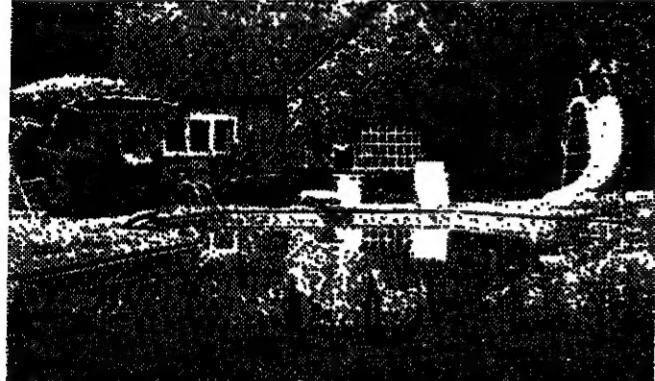
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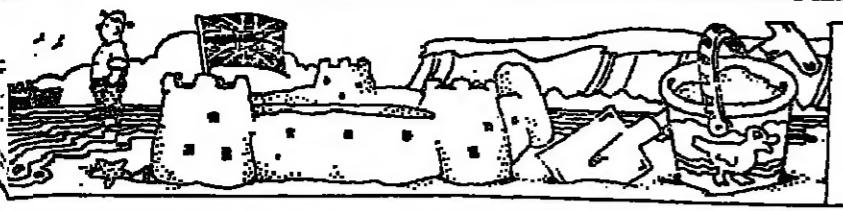
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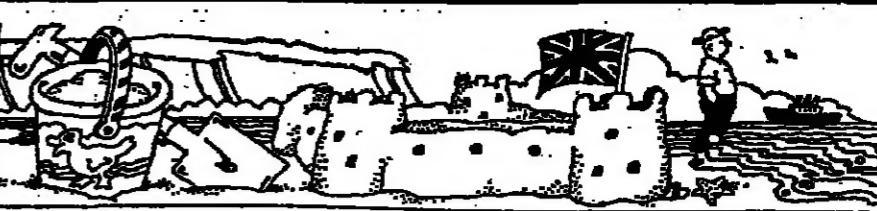
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